



Step by Step: BANKRUPTCY



If your information has been stolen and you are a victim of identity theft, you have protections under federal law for ATM or debt card transactions. Act as soon as you discover a transaction you didn't make. Under the law, the amount you can lose depends on **how quickly** you report the loss. If you don't report within **60 days** of the date on the account statement showing the unauthorized withdrawals, you could lose **ALL** the money an identity thief took from your account.

HOW TO REPORT BANKRUPTCY FILED IN YOUR NAME

STEP BY STEP:	NOTES:
<input type="checkbox"/> Contact the U.S. Trustee in the region where the bankruptcy was filed.	<input type="checkbox"/> Find Regional offices at www.usdoj.gov/ust or in the Blue Pages of the phone book under U.S. Government Bankruptcy Administration . <input type="checkbox"/> Describe the situation and provide proof of your identity.
<input type="checkbox"/> Consider hiring an attorney.	<input type="checkbox"/> An attorney can explain to the court that the bankruptcy filing was fraudulent. 1 (800) 868-2284 SC Bar Lawyer Referral Service, "Find a Lawyer." www.scbarr.org and click on "Find a Lawyer." 1 (888) 346-5592 SC Legal Services (For free or reduced fee legal services. You must meet income requirements to qualify.) www.sclegal.org

ADDITIONAL STEPS

STEP BY STEP:	NOTES:
<input type="checkbox"/> Request your credit reports.	<input type="checkbox"/> Find additional information on page 1 of your toolkit.
<input type="checkbox"/> Place a fraud alert.	<input type="checkbox"/> Find additional information on page 2 of your toolkit.
<input type="checkbox"/> Consider a security freeze.	<input type="checkbox"/> Find additional information on page 1 of your toolkit.
<input type="checkbox"/> Update your files.	<input type="checkbox"/> Record the dates you made calls or sent letters. <input type="checkbox"/> Keep copies of letters in your files.

