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NOTIFYING THE CREDIT BUREAUS OF A DEATH

After the death of a family member, notifying the credit bureaus can often be an afterthought or even overlooked all together. But the South Carolina Department of Consumer Affairs (SCDCA) wants consumers to be aware that deceased loved ones can be victims of identity theft, too. Follow these instructions to minimize the chance of identity theft of your deceased loved ones.

Follow these steps for notifying the credit bureaus of a family member's death:

1. **Request copies of the death certificate.** You will send these to the credit bureaus (as well as any creditors that the deceased may have, that are still unaware of the death).
2. **Draft a notification letter.** Utilize SCDCA's sample letter for notifying the credit bureaus of the death or draft a letter containing the following information:
 - a. Your name and contact information.
 - b. The deceased's name, social security number, prior three addresses in the past five years, date of birth, location of birth and date of death.
 - c. Specify your relationship to the deceased and provide supporting documents, as required.
 - d. Ask that the credit bureau post on the decedent's credit report: "Deceased, Do Not Issue Credit."
 - e. Request a current copy of the decedent's credit report.

3. **Send the notification letter and death certificate copy to the bureaus.** Keep copies of your originals and send the letters certified mail, return receipt requested to:

Equifax
Experian
TransUnion

4. Review the credit report and ensure that all the accounts are marked as deceased. If they are not, the process for notifying a creditor is similar to the process listed above. However, verify what documentation may be required with individual creditors.

Experian

Equifax

□ TransUnion

Dear Credit Bureau:

I am writing you to inform you of the death of:

Deceased Full Name: _____

Social Security Number: _____ Date of Birth: _____

Location of Birth: _____ Date of Death: _____

Most Recent Address: _____

Prior two (2) addresses during the past five (5) years (if any):

2. _____

I am the decedent's:

I am the decedent's:

Spouse Personal Representative of Estate Other: _____

I am requesting that you:

- Post the decedent's credit report: "Deceased. Do Not Issue Credit."
- Please forward to me at the address listed below, the current copy of the decedent's credit report.

Thank you,

(*your signature*)

Your Name: _____

(city) (state) (zip)

Items enclosed with this letter are:

Certified Copy of Death Certificate (required) Proof of Relationship (if necessary)
 Proof that requester is Executor or Trustee of Estate (if appropriate) Power of Attorney (if necessary)