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:
☐ Contact the U.S. Trustee in the region where the bankruptcy was filed.	☐ Find Regional offices at justice.gov/ust or in the Blue Pages of the phone book under ***U.S. Government Bankruptcy Administration***. ☐ Describe the situation and provide proof of your identity.
☐ Consider hiring an attorney.	☐ An attorney can explain to the court that the bankruptcy filing was fraudulent. 1 (800) 868-2284 SC Bar Lawyer Referall Service, "Find a Lawyer." scbar.org/for-the-public/quicklinks/get-legal-help/ Click on "Find a Lawyer Online." 1 (888) 346-5592 SC Legal Services (For free or reduced fee legal services. You must meet income requirements to qualify.) *sclegal.org*

ADDITIONAL STEPS

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

NOTES:

Remember to get written confirmation of resolutions made by phone.

For more information on filing a complaint or reporting a scam, visit consumer.sc.gov and "How Do I..."

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