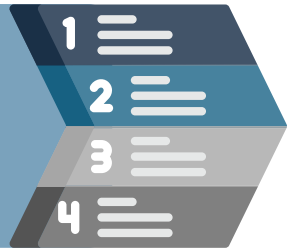




Step by Step: BANKRUPTCY



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 Referral 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.

[illegible]

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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(800) 922-1594 • consumer.sc.gov

