

ITRC Fact Sheet 117 – Identity Theft and the Deceased: Prevention and Victim Tips

This guide will address several areas:

- Steps to take to decrease identity theft risk when a loved one passes away
- Specific instructions from the Credit Reporting Agencies (CRAs)
- Requesting credit report for the deceased
- Steps to take if you suspect that someone is fraudulently using the information of someone who has died

Identity thieves obtain information about deceased individuals in various ways. They may watch the obituaries, steal death certificates, or even get the information from websites that offer the Social Security Death Index file. These web sites are supposed to be used for genealogy research but are sometimes used to steal identities. Unfortunately, the thief may also be a family member who may take advantage of the situation or who has already been using that identity. This may be especially true if the deceased suffered from lengthy illness, mental confusion, or if there is disagreement among family members prior to the death.

Financial institutions are not immediately made aware that their customer is deceased. It takes time for the Social Security Administration (SSA) to transmit the Death Master File to the financial industry. Until the institution receives word that the individual is deceased, the account remains active. The Death Master File is not accurate, and does not reflect all deaths. It is based on information provided by consumers and some governmental agencies.

Until you notify the credit reporting agencies (CRAs) and creditors, they do not know of a death. The accounts of the deceased will remain open. An active credit file will stay open for up to 10 years without activity. Thieves look for this and may try to attach to the Social Security Number (SSN) of a deceased person because of the extended length of time until discovery.

Steps to take to decrease identity theft risk when a loved one passes away

The following steps are recommended by ITRC for all deaths, regardless of age. Specific requirements by the CRAs are listed below. These are some sample letter forms ([ITRC Letter Form 117-1 – Request a Credit Report for the Deceased](#) (to send to the CRAs) and [ITRC Letter Form 117-2 – Deceased Affidavit of Fact](#) to send to the CRA's, creditors and/or merchants when the deceased is a victim of identity theft. It is best to notify all entities by telephone and these calls must be followed-up in writing. Mail all correspondence certified, return receipt requested. Keep photocopies of all correspondence, including letters that you send.

- Obtain at least 12 copies of the official death certificate when it becomes available. In some cases you will be able to use a photocopy, but some businesses will request an original death certificate. Since many death records are public, a business may require more than just a death certificate as proof.
- If there is a surviving spouse or other joint account holders, make sure to immediately notify relevant credit card companies, banks, stock brokers, loan/lien holders, and mortgage companies of the death. They may require a copy of the death certificate to do this, as well as permission from the survivor, or other authorized account holders.

- The executor or surviving spouse will need to discuss all outstanding debts and how they will be dealt with. You will need to transfer the account to another person or close the account. If you close the account, ask them to list it as: "Closed. Account holder is deceased."
- Contact all CRAs, credit issuers, collection agencies, and any other financial institution that need to know of the death using the required procedures for each one. The following are general tips:
 - Include the following information in all letters:
 - Name and SSN of deceased
 - Last known address
 - Last 5 years of addresses
 - Date of birth
 - Date of death
 - To speed up processing, include all requested documentation specific to that agency in the first letter
 - Send all mail certified, return receipt requested.
 - Keep copies of all correspondence, noting date sent and any response(s) you receive.
 - Request a copy of the decedent's credit report – refer to [ITRC Letter Form 117-1](#). A review of each report will let you know of any active credit accounts that still need to be closed, or any pending collection notices. Be sure to ask for all contact information on accounts currently open in the name of the deceased (credit granters, collection agencies, etc) so that you can follow through with those entities.
 - Request that the report is flagged with the following alert: "Deceased. **Do not** issue credit. If an application is made for credit, notify the following person(s) immediately: (list the next surviving relative, executor/trustee of the estate and/or local law enforcement agency- noting the relationship)."

Note: Friends, neighbors or distant relatives do not have the same rights as a spouse or executor of the estate. They are classified as a third party and a CRA may not mail out a credit report or change data on a consumer file upon their request. If you fall into this classification and are dealing with a very unique situation, you may write to the CRA and explain the situation. They are handled on a case-by-case basis.

- Other groups to notify:
 - Social Security Administration
 - Insurance companies – auto, health, life, etc.
 - Veteran's Administration - if the person was a former member of the military
 - Immigration Services - if the decedent is not a U.S. citizen
 - Department of Motor Vehicles if the person had a driver's license or state ID card. Also make sure that any vehicle registration papers are transferred to the new owners
 - Agencies that may be involved due to professional licenses – bar association, medical licenses, cosmetician, etc.
 - Any membership programs- video rental, public library, fitness club, etc,

Specific Instructions from the Credit Reporting Agencies (CRAs)

Experian

P.O. Box 9701
Allen, TX 75013

To order a credit report:

- A spouse can obtain a credit report by simply making the request through the regular channels - mail, phone and Internet. The spouse is legally entitled to the report.
- The executor of the estate can obtain a credit report but must write Experian with a specific request, a copy of the executor paperwork and the death certificate.

For requests or changes:

- A spouse or executor may change the file to show the person as deceased via written request. A copy of the death certificate and in the case of the executor, the executor's paperwork must be included with the request.
- After any changes, Experian will send an updated credit report to the spouse or executor for confirmation that a deceased statement has been added to the credit report. This is important as executors and spouse can request other types of "changes" that we may not be able to honor.
- If identity theft is a stated concern, Experian will add a security alert after the file has been changed to reflect the person as deceased.
- If there are additional concerns, Experian will add a general statement to the file at the direction of the spouse/executor. The spouse/executor must state specifically what they want the general statement to say, such as "Do not issue credit."

Equifax:

Equifax Information Services LLC
Office of Consumer Affairs
P.O. Box 105169,
Atlanta, GA 30348

To Order a credit report:

- Equifax requests that the spouse, attorney or executor of the estate submit a written request to receive a copy of the deceased consumer's file. The request should include the following:
 - A copy of a notarized document stating that the requestor is authorized to handle the deceased consumer's affairs (i.e.: Order from a Probate Court or Letter of Testamentary)

For requests or changes:

- Equifax requests that a spouse, attorney or executor of the estate submit a written request if they would like to place a deceased indicator on the deceased consumer's file. The written request should include a copy of the consumer's death certificate. The request should be sent to the address listed above.
- Upon receipt of the death certificate, Equifax will attempt to locate a file for the deceased consumer and place a death notice on the consumer's file. In addition, Equifax will place a seven year promotional block on the deceased consumer's file. Once Equifax's research is complete, they will send a response back to the spouse, attorney, or executor of the estate.

TransUnion:
P.O. Box 6790
Fullerton, CA 92834.

To Order a credit report:

- TransUnion requires proof of a power of attorney, executor of estate, conservatorship or other legal document giving the requestor the legal right to obtain a copy of the decedent's credit file.
- If the requestor was married to the deceased and the address for which the credit file is being mailed to is contained on the decedent's credit file, then TransUnion will mail a credit file to the surviving spouse.
- If the deceased is a minor child of the requestor, TransUnion will mail a credit file to the parent upon receipt of a copy of the birth certificate or death certificate naming the parent as requestor.

For requests or changes:

- Placing a "decease alert" on reports: TransUnion will accept a request to place a temporary alert on the credit file of a deceased individual from any consumer who makes such a request and identifies themselves as having a right to do so.
- The requestor's phone number is added to the temporary, three month alert. Upon receipt of a verifiable death certificate, TransUnion will entirely suppress the decedent's credit file and so note it as a deceased consumer.
- TransUnion will not mail out a copy of its contents without the requirements mentioned above.
- If you suspect fraud, TransUnion suggests a call to their fraud unit at 800-680-7289. It will place the temporary alert over the phone and advise the requestor of what needs to be sent to suppress the credit file and to disclose a copy of its contents. Requests can also be emailed to fvad@transunion.com .

Steps to take if you (surviving spouse or estate executor) suspect that someone is fraudulently using the information of a deceased person:

- Request a copy of the decedent's credit report – refer to [ITRC Letter Form 117-1](#) then place a flag the account “deceased alert” on the report, as outlined above.
- Notify the police in the decedent's jurisdiction if you have evidence of fraud (collection notice, bills, credit report). A suspicion of identity theft is best when backed with concrete evidence.
- Notify any creditor, collection agency, credit issuer, utility company that the person is deceased and date of death by using sample [ITRC Letter Form 117-2 – Deceased Affidavit of Fact](#). Be sure to include a copy of the death certificate. Request an immediate investigation and that they contact you with the results of the investigation. Insist on letters of clearance, which you should keep with the other estate papers.
- In the event that the thief is a family member or relative, if the family is unable to decide on a course of action, it may be best to seek the advice of an attorney that specializes in estate or family law, please refer to [ITRC Fact Sheet 115 – When you Personally Know the Identity Thief](#).

Related Links:

[ITRC Solution 7 – Fraudulent Use of Deceased's Identity](#)

This fact sheet should not be used in lieu of legal advice. Any requests to reproduce this material, other than by individual victims for their own use, should be directed to ITRC@idtheftcenter.org. ITRC thanks the CRAs in providing material for this guide.

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