

## Identity Theft

Identity theft is the fastest growing crime in the country. It occurs when someone obtains credit card numbers, Social Security numbers, bank account information or other personal identification information and uses them to commit fraud or deception. Identity thieves usually get this information from a personal computer that was used for online banking or purchasing transactions, by stealing a purse or wallet, or by stealing checks or credit card information out of your mail.

### Protecting Yourself from Identity Thieves

- Protect your Social Security number. Don't carry your Social Security card or other cards that show your Social Security number. Use other types of identification when possible.
- Do not give your Social Security number, mother's maiden name or account numbers to strangers who contact you, especially by phone, Internet or mail. Identity thieves sometimes pose as business, bank or government representatives to get you to reveal personal information. Legitimate financial or government organizations that do business with you already have this information and will not ask for it over the phone.
- Make sure your full credit card number or expiration date does not appear on receipts. Always take credit card receipts and never throw them away in public.
- Tear or shred charge receipts, copies of credit applications, insurance forms, physician statements, bank checks and statements, expired credit cards and credit offers you get in the mail.
- Pay attention to what time of month your bills arrive. If they don't arrive on time, call the creditor to make sure an identity thief hasn't changed your billing address to keep you from discovering phony charges.
- Photo copy the front and back side of your debit, credit, and phone cards and keep them in a secure location. This will provide immediate access to the account information and phone numbers you will need to suspend or close your accounts if your wallet or purse is stolen.
- Put passwords on your credit card, bank and phone accounts. Avoid using easily available information like your mother's name, your birthdate, the last four digits of your Social Security number, your phone number or an easy series of numbers such as 1234. Change passwords and PIN numbers regularly.
- Don't leave outgoing mail in your mailbox. Take it to a collection box or your local post office. Promptly remove mail after it has been delivered.
- If you want to inspect your credit report, order a copy from each of the three major credit-reporting agencies. Make sure it is accurate. The law allows credit bureaus to charge up to \$8.50 for a copy of your report. The three major credit bureaus and one free credit report service is listed below.

Equifax  
P.O. Box 740241  
Atlanta, GA 30374  
1-800-685-1111 (Order Credit Report)  
1-800-525-6285 (Report Fraud)

Experian  
P.O. Box 2002  
Allen, TX 75013  
1-888-397-3742 (Order Credit Report)  
1-888-397-3742 (Report Fraud)

Trans Union  
P.O. Box 1000  
Chester, PA 19022  
1-800-888-4213 (Order Credit Report)  
1-800-680-7289 (Report Fraud)

Free Annual Credit Report  
[www.annualcreditreport.com](http://www.annualcreditreport.com)  
P.O. Box 105283  
Atlanta, GA 30348-5283  
1-877-322-8228

## **What to Do If You Are a Victim of Identity Theft**

- Report the identity theft to the police or sheriff in the area where you live. Ask the police to file a report and request a copy of the police report.
- Report the identity theft to your financial institution and other creditors.
- Cancel debit and credit cards, ATM cards and phone cards that have been tampered with or open fraudulently. Call and speak with someone in the security or fraud department of each company and follow up in writing, and include copies of supporting documents.
- Place a fraud alert on your credit reports and review your credit reports. Fraud alerts can help prevent an identity thief from opening any more accounts in your name.

## **Additional Identity Theft Resources and Assistance**

Federal Trade Commission's Identity Theft Hotline      1-877-IDTHEFT  
<http://consumer.gov/idtheft/>

Office of the Attorney General  
Identity Theft Hotline: 866-999-5630  
TTY: 1-877-844-5461  
Fax: 217-557-6343  
[www.IllinoisAttorneyGeneral.gov](http://www.IllinoisAttorneyGeneral.gov)