

HOW DO I COPE WITH IDENTITY THEFT?

IDENTITY THEFT IS A SERIOUS CRIME THAT OCCURS WHEN SOMEONE USES YOUR PERSONAL INFORMATION SUCH AS YOUR NAME, SOCIAL SECURITY NUMBER, CREDIT CARD NUMBER OR OTHER INFORMATION WITHOUT YOUR PERMISSION TO COMMIT FRAUD OR OTHER CRIMES.

IN DEALING WITH AUTHORITIES AND FINANCIAL INSTITUTIONS, IT IS VERY IMPORTANT TO KEEP A LOG OF ALL CONVERSATIONS, INCLUDING DATES, NAMES AND TELEPHONE NUMBERS. SEND CORRESPONDENCE BY CERTIFIED MAIL AND INCLUDE ANY NECESSARY DOCUMENTATION TO SUPPORT YOUR CLAIM.

VICTIMS WHO HAVE HAD THEIR IDENTITY STOLEN CAN SPEND BOTH MONEY AND TIME, SOMETIMES EVEN MONTHS OR YEARS, CLEANING UP THE DAMAGE THAT THE THIEF DID TO THEIR NAME AND CREDIT RECORD. IF YOU BELIEVE YOUR IDENTITY HAS BEEN STOLEN, THE FEDERAL TRADE COMMISSION (FTC) HAS DETERMINED THAT THERE ARE FOUR BASIC STEPS THAT NEED TO BE TAKEN, IN ALMOST EVERY CASE, TO RECTIFY THE SITUATION.

1. REPORT TO LAW ENFORCEMENT

REPORT THE CRIME TO THE LAW ENFORCEMENT AGENCY THAT HAS JURISDICTION IN YOUR CASE. FOR THEFTS THAT OCCURRED OUTSIDE OF OHIO, YOUR LOCAL SHERIFF'S OFFICE OR POLICE DEPARTMENT MAY BE ABLE TO ASSIST YOU IN LOCATING THE TELEPHONE NUMBER AND ADDRESS OF THEIR COUNTERPART(S) IN THE OTHER STATE(S). WHEN YOU FILE THE REPORT:

- PROVIDE AS MUCH DOCUMENTATION AS YOU HAVE AVAILABLE AT THE TIME, SUCH AS DEBT COLLECTION LETTERS, CREDIT REPORTS AND YOUR NOTARIZED ID THEFT AFFIDAVIT (ENCLOSED IN THIS PACKET).
- REQUEST A COPY OF THE POLICE REPORT. MANY CREDITORS WANT A COPY TO ERASE THE DEBTS CREATED BY THE IDENTITY THIEF.
- SEND A COPY TO EACH OF THE THREE MAJOR CREDIT BUREAUS. (SEE #2 FOR CONTACT INFORMATION FOR THOSE BUREAUS.)
- REQUEST AN APPLICATION FOR THE *IDENTITY THEFT VERIFICATION PASSPORT* PROGRAM.

2. PLACE A FRAUD ALERT ON YOUR CREDIT REPORT

CALL THE TOLL-FREE FRAUD NUMBER OF THE THREE MAJOR CREDIT BUREAUS TO PLACE A FRAUD ALERT ON YOUR CREDIT REPORT. THIS WILL HELP PREVENT THE IDENTITY THIEF FROM OPENING ADDITIONAL ACCOUNTS IN YOUR NAME. BE SURE TO ASK HOW LONG THE FRAUD ALERT IS POSTED AND HOW TO EXTEND IT IF NECESSARY. ADD A VICTIM'S STATEMENT THAT ASKS CREDITORS TO CONTACT YOU PRIOR TO OPENING NEW ACCOUNTS OR MAKING CHANGES TO ANY EXISTING ACCOUNTS.

A CREDIT BUREAU MUST PROVIDE YOU WITH ONE FREE REPORT UPON YOUR REQUEST IF YOU HAVE REASON TO BELIEVE THE REPORT CONTAINS INACCURATE INFORMATION DUE TO FRAUD. ONCE YOU RECEIVE YOUR REPORTS, REVIEW THEM CAREFULLY TO SEE IF ADDITIONAL FRAUDULENT ACCOUNTS HAVE BEEN OPENED IN YOUR NAME OR UNAUTHORIZED CHARGES HAVE BEEN MADE TO YOUR ACCOUNTS. REQUEST IN WRITING THAT ALL FRAUDULENT INFORMATION AND INQUIRIES BE PERMANENTLY REMOVED FROM YOUR CREDIT REPORT. YOU MAY ALSO REQUEST THAT THE CREDIT BUREAU NOTIFY THOSE WHO HAVE RECEIVED YOUR CREDIT REPORT IN THE LAST SIX MONTHS TO ALERT THEM TO THE DISPUTED INFORMATION.

CREDIT BUREAU	TO REPORT CONSUMER FRAUD	TO REQUEST CREDIT REPORT	TO BE REMOVED FROM MAILING LISTS
Equifax Credit Information Services P.O. Box 7402741 Atlanta, GA 30374-0241 www.equifax.com	(800) 525-6285 and write to Equifax	(800) 685-1111	(888) 567-8688 and write to Equifax
Experian (TRW) P.O. Box 2002 Allen, TX 75013 www.experian.com	(888) 397-3742	(888) 397-3742	(800) 567-8688
TransUnion P.O. Box 2000 Chester, PA 19022 www.transunion.com	(800) 680-7289 and write to: Fraud Victim Asst. Dept. P.O. Box 6790 Fullerton, CA 92834-6790	(800) 888-4213 or write to: P.O. Box 1000 Chester, PA 19022	Call (888) 567-8688 and write to: P.O. Box 97328 Jackson, MS 39288-7328

3. CLOSE ACCOUNTS THAT HAVE BEEN COMPROMISED

CONTACT ALL OF YOUR CREDITORS AND CREDIT ACCOUNTS BY TELEPHONE AND IN WRITING AS SOON AS POSSIBLE. CREDIT ACCOUNTS INCLUDE ALL ACCOUNTS WITH BANKS, CREDIT CARD COMPANIES, UTILITIES AND OTHER SERVICE PROVIDERS. OBTAIN REPLACEMENT CARDS WITH NEW ACCOUNT NUMBERS. IF THERE ARE UNAUTHORIZED ACCOUNTS AND CHARGES, ASK IF THE COMPANY ACCEPTS THE ID THEFT AFFIDAVIT (ENCLOSED IN PACKET). IF THEY DO NOT, ASK THE COMPANY TO SEND YOU THEIR FRAUD DISPUTE FORM.

IF YOUR CHECKS HAVE BEEN STOLEN OR MISUSED, NOTIFY YOUR BANK OR FINANCIAL INSTITUTION IMMEDIATELY, AND CLOSE THE ACCOUNT AND PUT A "STOP PAYMENT" ON ANY OUTSTANDING CHECKS. CONTACT THE MAJOR CHECK VERIFICATION COMPANIES LISTED BELOW. ASK THEM TO NOTIFY RETAILERS

WHO USE THEIR DATABASE
NOT TO ACCEPT YOUR
CHECKS.

CHEXSYSTEMS
12005 FORD RD., STE. 600
DALLAS, TX 75234
(800) 428-9623

CHECK RITE
P.O. BOX 66178
CHICAGO, IL 60666
(800) 766-2748

CERTEGY INC.
11601 N. ROOSEVELT BLVD.
ST. PETERSBURG, FL 33716
(800) 437-5120

TELECHECK
P.O. BOX 4451
HUSTON, TX 77210-4451
(800) 710-9898

- CALL (800) 262-7771 TO FIND OUT IF BAD CHECKS HAVE BEEN PASSED IN YOUR NAME.

4. FILE A FEDERAL TRADE COMMISSION COMPLAINT

IT IS IMPORTANT THAT YOU FILE AN IDENTITY THEFT COMPLAINT WITH THE FEDERAL TRADE COMMISSION. YOU WILL BE PROVIDING IMPORTANT INFORMATION THAT CAN ASSIST LAW ENFORCEMENT TRACK DOWN IDENTITY THIEVES AND STOP THEM. TO FILE A COMPLAINT OR LEARN MORE, VISIT WWW.CONSUMER.GOV/IDTHEFT OR CALL (877) ID-THEFT, [(877) 438-4338], TDD: (202) 326-2502, OR WRITE:

IDENTITY THEFT CLEARINGHOUSE
FEDERAL TRADE COMMISSION
600 PENNSYLVANIA AVE., NW
WASHINGTON, DC 25080