

IDENTITY THEFT

What is Identity Theft?

An identity theft occurs when someone steals your personal information, such as your social security number, credit card information, bank account number, and even information on your checks, and uses that information to obtain credit in your name to commit a crime. The thief does not have to steal your purse/wallet to obtain this information either. Personal information can be obtained through mail theft and even “dumpster diving”, digging through your trash for anything with personal information on it.

- ❖ According to the Federal Trade Commission, identity theft is the number 1 consumer complaint in the country.

How to avoid being a victim of Identity Theft:

- ✓ Photo copy the front and backside of your debit, and credit cards and keep them in a secure place. This way you will have easy reference to the information to cancel or suspend your cards if your purse/wallet becomes lost or stolen.
- ✓ Shred any documents you plan to throw away if they contain any type of personal information on them. Items such as old bank statements, credit card statements, and pre-approved credit card solicitation.
- ✓ Do not complete any credit card application that is being distributed on a public street corner. If you want a credit card, contact the company of your choice directly. To opt out of prescreened credit card offers, call toll free 1-888-5-OPT-OUT (1-888-5-678-688).
- ✓ Keep close tabs on your social security number, and do not carry the card with you. With this number, thieves can take over your identity and rack up criminal charges, car loans, and credit card debt in your name.
- ✓ Pay attention to what time of the month your bills arrive. If they don't arrive on time, call your creditor to make sure an identity thief has not changed the billing address to keep you from noticing charges.
- ✓ Check your credit report at least on a yearly basis. Free annual credit reports are made available to consumers under the Fair and Accurate Credit Transactions Act and the Fair Credit Reporting Act. The act requires that the credit bureaus provide a free credit report every twelve months to consumers. There are three major credit bureaus and they are listed on the next page.

What to do if you are a victim of Identity Theft:

1. Report the identity theft to either the University Police Department or the City of Platteville Police Department.
2. Report the identity theft to your banks and other creditors.
3. Send a copy of the police report to the credit-reporting agencies above. This will block any adverse information resulting from the identity theft from your credit report.

Equifax	Experian	Trans-Union
PO Box 740241	PO Box 2104	PO Box 1000
Atlanta, GA 30374	Allen, TX 75013	Chester, PA 19022
1-800-685-1111(order credit report)	1-888-397-3742(order credit report)	1-800-888-4213(order credit report)
1-800-525-6285(report fraud)	1-888-397-3742(report fraud)	1-800-680-7289(report fraud)
www.equifax.com	www.experian.com	www.transunion.com

4. Contact the Social Security Administration if you believe your Social Security number has been compromised.

Other resources for help with Identity Theft:

- The Federal Trade Commission has a website at www.consumer.gov/idtheft, specifically designed to go step by step what you would need to do in case you are a victim of an identity theft.
- Another thorough step by step guide for victims of identity theft can be found at: www.ftc.gov/bcp/online/pubs/credit/idtheft.htm