

WHAT ELSE SHOULD I KNOW?

Most victims do not discover the crime until it is too late. Anyone of these indicators could mean that you have become a victim of identity crime:

- Mysterious bills or credit cards that you were not aware of.
- Phone calls from creditors reference delinquent payments that you do not recognize.
- Mail from unknown lenders asking for additional information.

COMMON WAYS ID THEFT HAPPENS

- Changing your address. Your mail is diverted to another location by completing a "change of address form".
- Skimming your credit/debit card. Numbers are stolen by using a special storage device when processing your card.
- "Old Fashion Stealing". Your wallets and purses, mail, including bank and credit information are stolen. Personnel records are stolen or purchased illegally.



Wheeling Police Department
255 W. Dundee Rd
Wheeling, Illinois 60090
(847) 459-2632
Fax (847) 520-2024

IDENTITY THEFT

Wheeling Police Department



IDENTITY THEFT VICTIMS IMMEDIATE STEPS:

If you are a victim of identity theft, take the following five steps as soon as possible, and keep records of your conversations and copies of all correspondence. You also should get a copy of the FTC publication, [Take Charge: Fighting Back Against Identity Theft](#), a guide that describes what to do, your legal rights, how to handle specific problems you may encounter on the way to clearing your name, and what to watch for in the future. The guide also includes the ID Theft Affidavit to help you report information to many companies. For more information go to the following site: www.consumer.gov/idtheft.

1. 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. As soon as one of the credit bureaus places a fraud alert, the other two bureaus are automatically notified to do the same. Once you have placed a fraud alert in your file, you're entitled to order one free copy of your credit report from each of the three consumer reporting companies.

Equifax: 1-800-525-6285;
www.equifax.com; P.O. Box 740241,
Atlanta, GA 30374-0241

Experian: 1-888-EXPERIAN (397-3742);
www.experian.com; P.O. Box 9532
Allen, TX 75013

TransUnion: 1-800-680-7289;
www.transunion.com; Fraud Victim
Assistance Division, P.O. Box 6790,
Fullerton, CA 92834-6790

2. Close the accounts that you know, or believe, have been tampered with or opened fraudulently.

Call and speak to someone in the security or fraud department of each company. Follow up in writing, and include copies (NOT originals) of supporting documents. It's important to notify credit card companies and banks in writing. Send your letters by certified mail, return receipt requested, so you can document what the company received and when. Keep a file of your correspondence and enclosures.

Use new Personal Identification Numbers (PINs) and passwords when opening new accounts. If charges or debits on your accounts were made, or on fraudulently opened accounts, ask the company for the forms to dispute those transactions.

If the company doesn't have special forms, write a letter to dispute the fraudulent charges or debits.

For new unauthorized accounts, ask if the company accepts the ID Theft Affidavit. If not, ask the representative to send you the company's fraud dispute forms. If the company already has reported these accounts or debts on your credit report, dispute this fraudulent information. Keep copies of documents and records about the theft.

3. File a report with your local police department or the law enforcement agency in the community where the identity theft took place.

Obtain a copy of the police report, or the number of the report. It can help you deal with creditors who need proof of the crime. You also

can report the crime to the Office of the Illinois Attorney General Identity Theft Hotline.

For more information on identity theft, see http://www.illinoisattorneygeneral.gov/consumers/Identity_Theft_Resource_Guide.pdf.

4. File a complaint with the Federal Trade Commission.

By sharing your identity theft complaint with the FTC, you will provide important information that can help law enforcement officials across the nation track down identity thieves and stop them. The FTC can refer victims' complaints to other government agencies and companies for further action, as well as investigate companies for violations of laws the agency enforces.

You can file a complaint online at www.consumer.gov/idtheft. If you don't have Internet access, call the FTC's Identity Theft Hotline, toll-free: 1-877-ID-THEFT (438-4338)

5. If the crime took place on the Internet.

File a complaint with the Internet Crime Complaint Center (IC3) www.ic3.gov. It is a partnership between the Federal Bureau of Investigation (FBI), the National White Collar Crime Center (NW3c) and the Bureau of Justice Assistance (BJA).