

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 pieces of private information and uses them to commit fraud or deception.

Identity theft costs consumers and businesses billions of dollars each year. If you think you have been the victim of identity theft, you must act quickly. Follow the suggestions in this brochure and feel free to contact the Office of the Attorney General at 1-866-999-5630 for further assistance.



Bruce Rauner
Governor, State of Illinois

How to know if you may be the victim of Identity Theft:

- You receive unexpected credit cards or account statements.
- Denials of credit appear for no apparent reason.
- You receive calls or letters about purchases you did not make.
- You are contacted by a collection agency regarding a debt you did not incur.
- Bank and credit billing statements don't arrive.
- Your credit report shows accounts you did not authorize.

What to do if you are the subject of Identity Theft:

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. The initial alert stays on your credit report for at least 90 days. When a business sees the alert on your credit report, they must verify your identity before issuing you credit. As part of this verification process, the business may try to contact you directly. This may cause some delays if you're trying to obtain credit. You only need to contact one of the three companies to place an alert. The company you call is required to contact the other two, which will place an alert on their versions of your report, too.

Equifax: 1-800-525-6285
Experian: 1-888-EXPERIAN
TransUnion: 1-800-680-7289

2. Close the accounts that you know, or believe, have been tampered with or opened fraudulently. Call and speak with someone in the security or fraud department of each company. Follow up in writing, and include copies (NOT originals) of supporting documents.

3. File a police report with your local police. Be sure to ask for a copy of the police report. You should also report the theft to the following government agencies:

Illinois Attorney General
TTY 1-800-964-3013
U.S. Federal Trade Commission
1-877- ID THEFT

How to Guard Against Identity Theft:

- Obtain a free credit report and look for and report any inaccurate information.
- 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. Legitimate financial or government organizations that do business with you already have this information and will not ask for it by calling you.
- Make sure your full credit card number or expiration date does not appear on receipts.
- Don't leave outgoing mail in your mailbox. Take it to a collection box or your local post office.
- Tear or shred charge receipts, copies of credit applications, insurance forms, physician statements, bank checks and statements, expired charge cards and credit offers you get in the mail.
- Minimize the amount of personal financial information you carry. Memorize passwords and PIN numbers instead of carrying them with you.

Resources:

Office of the Attorney General
Identity Theft Hotline
1-866-999-5630.

Equifax
1-800-525-6285

Experian
1-888-EXPERIAN (397-3742)

TransUnion
1-800-680-7289

U.S. Federal Trade Commission
1-877- ID THEFT
<http://www.consumer.gov/idtheft/>

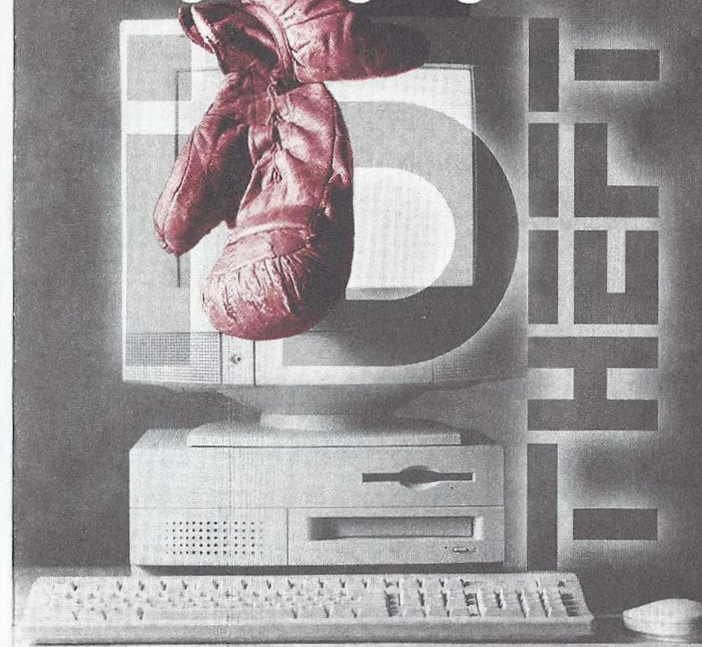
Free Annual Credit Report
www.annualcreditreport.com
P.O. Box 105281
Atlanta, GA 30348-5281
877-322-8228

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State of Illinois
Department of Financial and
Professional Regulation

Fighting Against



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