

PROTECT YOURSELF FROM IDENTITY THEFT



Identity Theft

occurs when someone uses your personal

identification information (such as your name, Social Security number or bank and credit card numbers) to commit fraud or other crimes.

Identity theft is increasing rapidly in Wisconsin and throughout the nation. The consequences can be devastating. It can ruin your credit, empty your bank accounts and cost you time and money to correct.

The Department of Justice is committed to fighting identity theft in Wisconsin. As with any crime, it is impossible to guarantee that you will not become a victim, but you can minimize your risk. This brochure is a consumer guide designed to provide tips on safeguarding your personal information from identity theft.

*J.B. Van Hollen
Wisconsin Attorney General*

I DENTITY THIEVES CAN ACCESS YOUR PERSONAL INFORMATION BY:

- Stealing wallets or purses.
- Rummaging through your trash (“dumpster diving”).
- Stealing mail (including pre-approved credit offers).
- Completing a “change of address form” to divert your mail to another location.
- “Skimming” your credit or debit card through a special device that stores the account information.
- Taking your information from a business or institution.
- Stealing information from your home.
- Scamming information from you by posing as a legitimate person or government official.

B E WISE ABOUT MANAGING YOUR PERSONAL INFORMATION:

- Do not carry your Social Security card or number. Minimize the number of credit cards and identification cards you carry.
- Shred discarded personal records and documents.
- Guard postal mail from theft. Deposit outgoing mail in post office boxes instead of from an unsecured mailbox. Remove mail from your mailbox promptly.
- If you get an e-mail that asks for personal or financial information, do not reply or click on the link in the message.
- Only shop at Internet sites you trust.
- If you are not interested in pre-approved credit offers, opt-out of receiving them.

Call 1-888-5-OPT-OUT

GOOD PRACTICES

- Review your bank and credit card statements carefully as soon as you receive them.
- Don’t give out personal information on the phone, through the mail or over the Internet unless you’ve initiated the contact or are sure you know who you’re dealing with.
- Order a copy of your credit report every year and review it carefully.
- Determine how your information will be used and safeguarded before giving it out.



What to do if you become a victim of identity theft:



- ✓ **Take action immediately.**
- ✓ **Contact the police.** File a police report with your local police or where the ID theft took place. *Get a copy of the report to show creditors and financial institutions.*
- ✓ **Contact the fraud departments of the three major credit-reporting bureaus.**
 - Trans Union: 1-800-680-7289
 - Equifax: 1-800-525-6285
 - Experian: 1-888-EXPERIAN (397-3742)
- ✓ **Contact creditors to close any accounts opened fraudulently or tampered with.**
- ✓ **Obtain a free copy of your credit report and review it.** You are entitled to a free credit report every 12 months from each of the credit-reporting bureaus. Victims of identity theft are also entitled to free copies of their report.
- ✓ **File a complaint with the Federal Trade Commission (FTC).**
 - 1-877-ID-THEFT or
 - www.consumer.gov/idtheft
- ✓ **Keep detailed records with dates and conversations.** Follow up all conversations with a letter sent by certified mail with return receipt requested.

TO OBTAIN FREE ANNUAL COPIES OF YOUR CREDIT REPORT CONTACT:

Annual Credit Report Request Service
PO Box 105281
Atlanta, GA 30348-5281
1-877-322-8228
www.annualcreditreport.com

WISCONSIN DEPARTMENT OF JUSTICE



Consumer Protection Hotline
1-800-998-0700
(608)266-1852

www.doj.state.wi.us

OTHER USEFUL RESOURCES ON IDENTITY THEFT:

Federal Trade Commission (FTC)
www.consumer.gov/idtheft
U.S. Department of Justice (DOJ)
www.usdoj.gov
U.S. Postal Inspection Service
www.usps.com/postalinspectors



Wisconsin Department of Justice

J.B. Van Hollen
Attorney General

IDENTITY THEFT



PROTECTING YOUR NAME AND CREDIT