

W I S C O N S I N

Office of Privacy Protection

Safeguarding Information for Your Future

Identity Theft: What to Do If It Happens To You

The following steps can assist identity theft victims in clearing their records and reclaiming their identities:

- **Notify the credit reporting agencies**

Report the theft to one of the three major credit reporting agencies immediately and ask them to place a fraud alert on your report. Notifying one of the reporting agencies will result in the other two being notified as well. When you call one of the reporting agencies listed below, you will be asked to provide certain information to identify yourself. A fraud alert will be placed on your report to help prevent identity thieves from getting credit or opening new bank accounts in your name. The alert will be active for 90 days.

As of January 1, 2007, under Wisconsin law, you will also be entitled to place a “freeze” on your credit report. A “freeze” is stronger than a “fraud alert” because it remains in place until you release it. However, you need to request a “freeze” in writing and send the request by certified mail. You may also need to pay a fee which cannot be more than \$10 and send a copy of identification, such as a valid driver’s license so that the reporting agency knows that the person requesting the freeze is the same as the person whose report is to be frozen. Since consumers can get a “fraud alert” immediately by phone, take that step first and follow up with a “freeze” request.

Equifax

PO Box 740250
Atlanta, GA 30374-0241
(888) 766-0008
TDD: (800) 255-0056
www.equifax.com

Experian

PO Box 9532
Allen, TX 75013
(888) 397-3742
TDD: (888) 397-3742
www.experian.com/fraud

TransUnion

PO Box 6790
Fullerton, CA 92834-6790
(800) 680-7289
TDD: (877) 553-7803
www.transunion.com

If you call a credit reporting agency, follow up with a letter repeating what you said on the phone so that you have a record of your contact.

- **Report the theft to the police**

Under Wisconsin law, your local police department is obligated to prepare a report of identity theft even if the theft might have occurred at some other place. The police are also required to give you a copy of the report if you request it. You should request a copy since you will need it when dealing with your financial institution, credit card issuers, and others. Also, if you request a “freeze” on your credit report and send a copy of the report to the credit reporting agency, you do not have to pay the \$10 fee.

- **File an identity theft complaint with the Office of Privacy Protection**

The Wisconsin Office of Privacy Protection wants to hear from you if your identity has been stolen. Your complaint will assist us in knowing specifically where and how identity thieves are operating in Wisconsin and share that information with other law enforcement agencies. In addition, the Office of Privacy Protection will use the information you provide to try and track down identity thieves and prosecute them. You can file an identity theft complaint by calling and requesting a complaint form at (800) 422-7128 or obtain one online at www.privacy.wi.gov.

- **Contact your creditors**

If an identity thief has used a current account or credit card, or has opened a new account or obtained a new credit card in your name, contact the creditor as soon as possible. Explain what has occurred and ask them to provide you with any specific forms they use for reporting identity theft.

Also ask the creditors to provide you with a copy of any application, credit card receipts, bills and all other documentation that the identity thief used to open an account or to obtain goods or services in your name. Provide that information to the law enforcement agency investigating your complaint.

Close all accounts the identity thief opened in your name and consider closing and re-opening all other accounts you wish to keep with new account or credit card numbers. This will help insure that the thief cannot continue to use your identity.

If you call your creditors, follow up with a letter repeating what you said on the phone so that you have a record of your contact. Certified mail, return receipt requested, is the best means of contact so you have proof that your letter was received. Also ask the creditor to send you a letter confirming that the account has been closed at your request. If the creditor has agreed not to try and hold you responsible for charges incurred by the identity thief, ask the creditor to also state that in the letter, specifying the charges involved.

- **Contact your bank**

Let your bank know that your identity has been stolen even if the thief has not used your bank accounts or ATM/debit card. Ask the bank to send you any forms it uses to report identity theft and return the form to the bank after you've completed it.

Consider closing and reopening new accounts with new numbers and obtaining a new ATM/debit card with a new PIN. An identity thief may use different parts of your identity at different times, so changing all your accounts is the safest course.

If an identity thief has stolen your checks or opened a new checking account in your name, contact check verification companies and ask them to advise merchants who use them to refuse to accept checks drawn on your account or the account opened by the identity thief. Also ask your bank to notify the check verification company it uses. Major check verification companies include: TeleCheck – (800) 710-9898 and Certegy, Inc. – (800) 437-5120.

If your first contact with your bank is by phone, follow up with a letter repeating what you said in your conversation. Send the letter certified mail, return receipt requested.

- **Contact the Wisconsin Office of Privacy Protection if someone uses your identity to obtain government benefits or a job in your name**

Identity thieves will sometimes use a stolen identity to obtain employment or government benefits. If you suspect that this has happened to you contact the Office of Privacy Protection at (800) 422-7128 or online at www.privacy.wi.gov. Since a social security number is usually needed to get a job or benefits, it is likely that the identity thief is using your social security number. If you suspect that a thief is using your social security number, contact the Social Security Fraud Hotline at (800) 269-0271.

- **Contact the Division of Motor Vehicles if your driver's license or ID card is stolen**

Call your local service center of the Wisconsin Division of Motor Vehicles immediately to report the theft. You will need to obtain a new license, and to do this, you need to appear in person at your local DMV service center. Be sure to take with you proof of identity as well as any police report, bills or other documentation showing that your driver's license was taken or used by an identity thief. Documentation showing your name and signature or name and picture will be considered acceptable proof of identity.

- **Contact the Postal Inspector if your mail was stolen or if an identity thief used a false address**

The United States Postal Service wants to know if anyone has stolen your mail or has filed a change of address form for you. You can find the nearest postal inspector by calling the Postal Service at (800) 275-8777. You can also file a mail theft complaint online at www.usps.com/postalinspectors/mailthft.htm.

- **If a debt collector contacts you**

If an identity thief uses your identity to purchase goods or services, you might be contacted by the creditor when the bill isn't paid. If a debt collector calls, explain that you are the victim of identity theft and that the bill they are trying to collect was not incurred by you. Also ask the creditor if you need to complete a particular form and if you do, have them send it to you. Send a follow-up letter, certified mail return receipt requested, to the creditor stating the same thing and include any form they require. Include in your letter a copy of any police report you filed as well as any other documentation you have showing that you have been the victim of identity theft. Finally, ask the creditor to confirm to you in writing that you are not responsible for the debt and that the account has been closed.

- **If an identity thief establishes phone or utility service in your name**

Identity thieves frequently establish phone or other utility service in their victims' names. If this happens to you, contact the utility or phone company and follow the same process described for if a debt collector contacts you.

- **If you are accused of a crime committed in your name**

If someone commits a crime in your name or gives your name to the police when arrested and then disappears, the police might come to you thinking you're the wrongdoer. Explain to the police that your identity has been stolen and provide the police with a copy of the police report you filed as well as the identity theft complaint you filed with the Wisconsin Office of Privacy Protection. Ask those questioning you to contact the Office of Privacy Protection and the police where you filed a police report for additional information and verification.

If you have difficulty in completing any of these steps or if you run into resistance from anyone, please contact the Wisconsin Office of Privacy Protection at (800) 422-7128 or e-mail us at DATCPWisconsinPrivacy@Wisconsin.gov.