



Consumer Corner

by Illinois Attorney General LISA MADIGAN



National Consumer Protection Week, February 6 – 12

In recognition of National Consumer Protection Week, this column highlights some important developments in two areas of growing concern to Illinois consumers: identity theft and wireless phone companies.

Q: *I've heard that checking your credit report is a good way to protect yourself from identity theft. I'd like to review my credit report periodically, but the fees start to add up. Is there any way I can review my credit report without having to pay the fee?*

A: Yes. Beginning March 1, 2005, Illinoisans are entitled to one free credit report a year from each of the three national reporting agencies. Because reviewing your credit report for errors and unauthorized activity on a regular basis is the single most effective thing you can do to protect yourself from identity theft, it is vital that you take advantage of this new service. Beginning March 1, you can order your free credit reports from the agencies online at www.annualcreditreport.com or by phone at 1-877-322-8228 (TDD: 1-877-730-4104).

In addition to one free report a year, you are entitled to a free report from each of the agencies if you believe you are the victim of identity theft. To receive the free report, victims should be prepared to provide the reporting bureaus with the copy of a police report. You are also entitled to a free credit report if your application for credit has been denied based on information provided by a reporting agency. You must make this request within 30 days after your application for credit was denied.

Q: *I recently heard a story about an elderly woman who was arrested after her identity was stolen and used by the identity thief to commit a crime. Can this really happen?*

A: Unfortunately, innocent victims of identity theft sometimes have crimes committed in their names. This happens to relatively few identity theft victims, but when it does happen, the consequences can be devastating, resulting in wrongful arrest, embarrassment, and other serious ramifications. The legal system does provide assistance to identity theft victims who find

themselves in this situation. A new law that I proposed allows these victims to clear their names in a special court proceeding. This month my office is launching an initiative to educate the courts, law enforcement, and the public about this procedure and to ensure that victims have access to it. For more information about this procedure and identity theft in general, visit my Web site at www.IllinoisAttorneyGeneral.gov or call my office's Consumer Fraud Hotlines listed below.

Q: *I'd like to try a new wireless provider, but I am afraid of agreeing to a lengthy contract and then finding that the coverage in my area is uneven or that I have to pay hidden fees. How can I be sure that I know what I'm getting?*

A: An agreement that my office, along with 31 other state attorneys general, reached last summer with three major wireless carriers should help you avoid getting trapped in a long-term contract that doesn't get reception where you live, work, and play. Under the agreement, new customers of Cingular Wireless, Sprint PCS, and Verizon Wireless can cancel their contracts within three days of activation, no questions asked. Customers who choose this option do not have to pay an early termination penalty to the carrier and are entitled to a return of their activation fee. New customers of the same three carriers can also cancel their contracts within 14 days, no questions asked. Customers who choose this option do not have to pay an early termination penalty to the carrier, but they may forfeit their activation fee. The agreement further ensures that each of the three carriers will provide potential customers with accurate coverage maps for regional and national plan areas. All wireless carriers must disclose in writing the key rates and terms of the contract during the sales transaction.

Attorney General's Consumer Fraud Hotline
1-800-386-5438 (TTY: 1-800-964-3013)

Attorney General's Senior Fraud Helpline
1-800-243-5377 (TTY: 1-800-964-3013)