Identity Theft: Take Immediate Action

Victims of identity theft lose more than money. They lose peace of mind. Victims often spend dozens of hours working with creditors, credit reporting agencies, financial institutions, and law enforcement to reclaim their good names and credit records. The recovery process can take months, even years.

A fast response to identity theft is the best way to minimize the damage to your name and financial health. If you are a victim of identity theft, the Office of the Illinois Attorney General recommends that you immediately take the following first steps:

Report fraud to creditors. Check with your credit card companies and banks to see if any new accounts have been opened in your name or if any unauthorized charges have been made. Work with these companies to stop further damage as quickly as possible.

Once you have notified banks and credit card companies of the fraud, you should also alert your other creditors, including phone companies, utility providers, Internet service providers, and other service providers.

Place a fraud alert on your credit report. Contact the toll-free number of any of the three credit reporting agencies listed below to place a fraud alert on your credit report. A fraud alert notifies potential creditors to contact you and verify your identity before approving a credit request in your name. You only need to contact one of the three companies, because that company is required to contact the other two.

- 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

Once you place a fraud alert on your file, you are entitled to free copies of your credit reports. You will receive a letter telling you how to order your free copies. When you receive your credit reports, review them carefully and look for any suspicious activity. If you find unauthorized accounts, report the fraud to those creditors and dispute the accounts with the credit reporting agency.

File a police report. Illinois law requires police departments to accept and provide reports of identity theft. After completing the police report, be sure to get a copy of it or, at the very least, the number of the report. It can help you deal with creditors who need proof of the crime.

Decide whether you want to place a security freeze on your credit report. A security freeze allows you to prohibit your credit report from being released to another person without your prior express authorization, which can help to prevent identity theft when personal information has been compromised.

The freeze is available to all Illinois consumers and is free for identity theft victims and senior citizens. Once the freeze is in place, you will be unable to obtain credit without first providing the credit reporting agency with your unique Personal Identification Number. You can place a security freeze by sending a request by certified mail to each of the three credit reporting agencies. The credit reporting agencies also accept online requests from most people. Identity theft victims must submit freeze requests in writing and should include a copy of the police report.

We Can Help

If you are a victim of identity theft, call the **Illinois Attorney General's Identity Theft Hotline.** You will be assigned a Consumer Advocate to guide you through the recovery process. The hotline is open from 8:30 a.m. to 5:00 p.m., Monday through Friday.

Identity Theft Hotline
1-866-999-5630
TTY: 1-877-844-5461

Línea Gratuita en Español
1-866-310-8398

www.IllinoisAttorneyGeneral.gov