IDENTITY crime

Hon. Michael E. Kozikowski
Recorder of Deeds

WHAT TO DO IF YOU BECOME A VICTIM

1. CONTACT THE THREE MAJOR CREDIT BUREAUS to place a fraud alert and "victim statement" on your credit report. Order a copy of your report from each bureau and review for any inaccuracies.

EQUIFAX
to order your report call 800-685-1111

Or online at www.equifax.com

to report fraud call 800-525-6285
And write to: P.O. Box 740241
Atlanta, GA 30374-0241

EXPERIAN
to order your report call 888-397-3742

or online at www.experian.com

to report fraud call 888-397-3742
and write to: P.O. Box 9532
Allen, TX 75013

TRANS UNION
to order your report call: 800-888-4213

or online at www.transunion.com

to report fraud call 800-680-7289
and write to: P.O. Box 6790
Fullerton, CA 92634-6790

2. REVIEW YOUR CREDIT REPORTS and close any accounts you believe have been tampered with or opened fraudulently. Review your credit reports every six months.

3. CHANGE YOUR P.I.N. numbers and passwords on existing accounts.

4. CONTEST all fraudulent accounts with the effected financial institution or business in writing and follow up by sending them the Federal Trade Commission's Identity Theft Affidavit. A form Affidavit may be found on the Federal Trade Commission's website at www.consumer.gov/idtheft.

5. FILE A POLICE REPORT *AND* get a copy: BE PERSISTENT! The police report should identify all fraudulent activity. Under the "Police Report Initiative" the credit bureaus will accept a copy of the police report to block any fraudulent account information from appearing on your credit report.

6. CONTACT the Federal Trade Commission at 877-IDTHEFT, or online at: www.consumer.gov/idtheft. They will enter you complaint information into the national Identity Theft database and provide victim assistance and consumer education materials.

Their website will also provide additional information about your rights as a victim and further explain all of the steps you will need to take to repair your good name.

REPAIRING YOUR CREDIT WILL BE A TIME CONSUMING AND FRUSTRATING UNDERTAKING.

KEEP A DETAILED LOG OF EVERY STEP YOU TAKE.

YOUR RECORDS WILL BE VALUABLE TO YOU AS YOU CONTEST ANY FRAUDULENT ACTIVITY AND JUST AS VALUABLE TO LAW ENFORCEMENT IF AN INVESTIGATION IS CONDUCTED.

For further information about Financial Crimes, click onto the U.S. Secret Service's website at http://www.secretservice.gov/financial_crimes.shtml.

IDENTITY Theft

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A DOZEN WAYS TO PREVENT IDENTITY THEFT

- **Shred all unnecessary documents containing personal information. Shred credit card offers and "convenience checks" that you don't use. Shred all credit card and bank statements except the most current.**

- **Do not carry your Social Security card with you. Minimize the identification information and the number of credit cards you carry with you. Give your Social Security number only when absolutely necessary.**

- **Destroy old or expired credit cards. Close all inactive credit card and bank accounts.**

- **For ATM and debit cards, choose a PIN different from your address, telephone number, date of birth, or the last four digits of your Social Security number.**

- **Memorize your PIN. Do not write it on your ATM or debit card, or keep it written on a piece of paper somewhere in your wallet or purse.**

- **Keep personal information in a safe place. If you employ outside help or are having service work done in your home, please keep your personal information secure and out of sight.**

- **Do not give out personal information over the telephone, through the mail, or over the Internet unless you have initiated contact, or know the business with which you are dealing.**

- **Order a FREE copy of your credit report from one of the three major credit reporting agencies (Equifax, Experian and Trans Union) each year. Order your FREE annual credit reports by phone, toll free at 1-877-322-8228 or online at www.annualcreditreport.com**

- **Periodically check your ATM and debit card activity for unauthorized use. Check bank statements, canceled checks, and credit card bills for suspicious activity.**

- **Ask questions whenever you are asked for personal information that seems inappropriate. Ask how the information will be used and if it will be shared. Ask how it will be protected. If you are not satisfied with the answers do not give out your personal information.**

- **Identity thieves "phish" for victims by pretending to be banks, retailers, government agencies and charitable organizations. They do this over the phone, by regular mail and over the Internet. Don't take the bait. Never give out personal information unless you initiate the contact. Do not respond to requests to verify your account number, PIN number or password.**

- **Click with caution when shopping online. Only enter personal information on a secure web site and shield your computer from viruses and spies to block out hackers. Don't click on links in pop-up windows or in spam e-mail.**