

What is Identity Theft?

Identity Theft involves acquiring key pieces of someone's identifying information, such as name, address, date of birth, Social Security number and mother's maiden name in order to impersonate them. This information enables the identity thief to commit numerous forms of fraud which include, but are not limited to, taking over your financial accounts, opening new bank accounts, purchasing automobiles, applying for loans, credit cards, and Social Security benefits, renting apartments, and establishing services with utility and phone companies including cellular phone companies.

Who to Contact for Copies of Your Credit Report

EQUIFAX

PO BOX 105873, ATLANTA, GA 30348-5873
TELEPHONE: 800-378-4329
[HTTPS://WWW.EQUIFAX.COM/](https://www.equifax.com/)

EXPERIAN

PO BOX 949, ALLEN, TX 75013-0949
TELEPHONE: 888-397-3742
[HTTPS://WWW.EXPERIAN.COM/](https://www.experian.com/)

TRANSUNION

PO BOX 390, SPRINGFIELD, PA 19064-0390
TELEPHONE: 800-916-8800
[HTTPS://WWW.TRANSUNION.COM/](https://www.transunion.com/)

Where to Report Identity Theft

Equifax Credit Bureau Fraud Unit
800-525-6285

<https://www.equifax.com/personal/credit-report-services/credit-fraud-alerts/>

Experian Information Solutions
888-397-3742

<https://www.experian.com/fraud/center.html>

TransUnion Credit Bureau Fraud Unit
800-680-7289

<https://www.transunion.com/fraud-alerts>

Federal Trade Commission
(FTC) <https://www.identitytheft.gov/>
(877) IDTheft (1-877-438-4338) or
877-FTC-HELP (1-877-382-4357)

Social Security Administration Fraud Hotline

800-269-0271

<https://oig.ssa.gov/report/>

Illinois Attorney General Identity Theft Hotline

866-999-5630

<http://www.ag.state.il.us/consumers/hotline.html>

Financial Crimes Enforcement Network
<https://www.fincen.gov/help4victims.html>

Chicago Metropolitan Identity Fraud Task Force
(312)781-4545

Americans for Consumer Education & Competition
www.acecusa.org/tips

The Privacy Council
www.privacycouncil.com

Call the St. Charles Post Office
2600 Oak St., St. Charles, IL 60174
630-584-2318

FBI Internet Crime Complaint Center (IC3)
<https://www.ic3.gov/>

IDENTITY THEFT

SAFEGUARDING YOUR PERSONAL INFORMATION



- What is Identity Theft?
- What can you do to prevent Identity Theft?
- What to do if you are a victim of Identity Theft.
- Where to Report Identity Theft.
- Who to contact for copies of your credit report.



St. Charles Police Department

630.377.4435

1515 W Main Street, St. Charles, IL 60174

DID YOU KNOW YOU'RE ELIGIBLE TO RECEIVE ONE FREE CREDIT REPORT EACH YEAR?

FOR A FREE ANNUAL CREDIT REPORT:

[HTTPS://WWW.ANUALCREDITREPORT.COM/](https://www.annualcreditreport.com/)

What can You do to Prevent Identity Theft?

- Never give personal information over the telephone, such as: Social Security number, date of birth, mother's maiden name, credit card number, or bank account, Personal Identification Numbers (PIN) codes, and bank routing numbers unless you have initiated the phone call.
- Empty your wallet of extra credit cards and IDs, cancel the ones you do not use and maintain a list of the ones you do. Keep an emergency phone number list of the bank/ credit card companies who have your accounts.
- Promptly remove mail from your mailbox after delivery. Deposit your outgoing mail at your local post office. Do not leave your mail in unsecured mail boxes with the mail protruding or the mail flag indicating you have mail.
- Beware of mail or telephone solicitations disguised as promotions offering instant prizes or awards designed solely to obtain your personal information or credit card numbers.
- Never leave copies of receipts at bank machines, copies of checks, or personal information at bank counters, in bank trash receptacles, or at unattended gasoline pumps. Even though most banks and credit card machines now print out the last four (4) numbers of your credit cards some print out your number.
- Be conscious of all your normal credit and bank monthly statements. If you notice you did not receive one, contact the financial institution and post office. Make sure the statement was sent out and watch your mail. If you still do not receive the statement, close the account due to possible fraud.

- Be aware of your purse while shopping at grocery stores, in crowds, and malls. Never leave your purse alone in your cart or while walking in the store or a crowd. Keep your purse opening against your body and closed. If you feel a bump against you, immediately check your purse or wallet to see if someone has opened it or taken your wallet. Even the most innocent looking person could be the thief.
- If you work in an office environment, lock your purse even when stepping away to the washroom. If someone is found in an office area where they don't belong and say they are looking for a job, person, etc ... look for a missing wallet or purse and call 911.
- Shred credit card bills, pre-approved credit applications, receipts, and other financial information you don't want before discarding them in the trash or recycling bin.
- Never loan your credit or debit cards to anyone. Report all lost or stolen credit cards immediately.
- Memorize your passwords for your bank credit cards. Do not record them on the cards or on anything in your wallet or purse.
- Order your credit report from the three major credit bureaus once a year to check for fraudulent activity or other discrepancies.

If you are a Victim of Identity Theft

- Contact the Police Department and we will assist you with notifying the proper jurisdictions.
- Keep a file and a log of all your contacts; names, dates, etc., and make copies of all documents.
- Call each of the three credit bureaus' fraud units to report identity theft. Ask to have a "Fraud Alert/Victim Impact" statement be placed on your credit file and ask that any and all new creditors contact you before opening new accounts.

- Alert your banks to flag your accounts. If your bank accounts have been attacked close that account and open a new one.
- Contact all creditors, by phone and in writing, to inform them of the problem.
- Call your U.S. Post Office and verify no change of addresses have been placed on your address. If there has been a change of address inform them of the Identity Theft and ask them to notify their Postal Inspection Unit.
- Contact the Federal Trade Commission to report the problem. Complete the Identity Theft form on-line or by mail.
- Contact the Social Security Administration's Fraud Hotline.
- Contact the Illinois Secretary of State to see if another driver's license or photo ID has been issued in your name. If one has been issued, notify them and request a complaint form to initiate a fraud investigation.
- Contact the Chicago Metropolitan Identity theft Fraud Task Force, which includes the U.S. Attorney's Office, the U.S. Postal Inspector, the Federal Trade Commission, the Illinois Attorney General's Office, and the Illinois Secretary of State Police.
- If the identity theft has occurred on the internet contact the National White Collar Crime Center. They are an internet support service and a complaint service comprised of the FBI, U.S. Postal Service and the National White Collar Crime Center. Complete the on-line complaint form to initiate an investigation.

ILLINOIS ATTORNEY GENERAL'S IDENTITY THEFT RESOURCE GUIDE

[HTTPS://ILLINOISATTORNEYGENERAL.GOV/
PAGE-
ATTACHMENTS/IDTHEFTRESOURCEGUIDE.
PDF](https://illinoisattorneygeneral.gov/PAGE-ATTACHMENTS/IDTHEFTRESOURCEGUIDE.PDF)

