

Identity
THEFT
VICTIM KIT



Attorney General Greg Zoeller
Serving Indiana
...and justice for all

Office of the **INDIANA** ATTORNEY GENERAL

The Attorney General's Office established the Identity Theft Unit in response to increased identity theft incidents reported by Indiana citizens and to enhance existing efforts to educate Hoosiers about protecting their identities. The Identity Theft Unit assists ID theft victims and provides investigative services to help promote the prosecution of identity thieves.

INDIANA'S IDENTITY THEFT VICTIM KIT

Repairing your identity can be a lengthy and confusing process. This kit is designed to help you through the process of clearing your name. It was specifically developed to provide assistance to Hoosiers who have been the victim of identity theft, as well as individuals in other states who have had their personal information fraudulently used in the state of Indiana.

For your convenience we have included an Identity Theft Contact Log in this kit as a means for you to keep record of all conversations with Law Enforcement and creditors. Note the time spent and any expenses incurred, since you may be able to obtain restitution in a later judgment or conviction against the thief or thieves. Confirm conversations in writing with correspondence sent by certified mail, return receipt requested. Make copies of all letters and documents sent. Keep original documents and send only photocopies.

As soon as you become aware that your information has been stolen or used by someone other than yourself, you should act quickly. Although your course of action may vary slightly depending on where the fraud took place, there are basic steps that should be taken in nearly all instances of identity theft.

Step 1: Promptly report the fraud to local law enforcement, the Attorney General's Identity Theft Unit and the FTC.

Report the fraud to your local police department as soon as possible and ask for a copy of the police report. When you file the report, provide as much documentation as possible, including copies of debt collection letters, credit reports and your notarized ID Theft Affidavit, available at www.IndianaConsumer.com/IDTheft. Promptly filing a report alerts local law enforcement to the crime, and establishes that you acted diligently. Get a police report, complaint number and/or other similar records, as you may need them when contacting your creditors.

Identity theft is a crime often involving more than one jurisdiction. Therefore, you may need to be persistent when filing a police report. Stress the importance of a police report; many creditors require one to resolve your dispute. Credit bureaus will automatically block the fraudulent accounts and bad debts from appearing on your credit report, but only if you can give them a copy of the police report.

File a consumer complaint with the Attorney General's Consumer Protection Division by contacting the Identity Theft Unit by phone at 1-800-382-5516, or online at www.IndianaConsumer.com/IDTheft.

Also, file a complaint with the Federal Trade Commission by contacting the FTC's Identity Theft Hotline by phone at 1-877-ID-THEFT (1-877-438-4338), or online at www.consumer.gov/idtheft. The FTC maintains a confidential, national identity theft database, and may also be able to assist in pursuing identity thieves through federal channels, if applicable.

Step 2: Contact the fraud department at any one of the three major credit bureaus.

Ask the credit bureau you contact to take a report and to place a "fraud alert" on your credit report. Request a victim's statement asking that creditors call you before opening any new accounts or changing your existing accounts. As soon as the credit bureau confirms your fraud alert, the other two credit bureaus should be automatically notified to place fraud alerts. Ask the one you have contacted to confirm this action. Credit reports from all three credit bureaus should be sent to you free of charge. Review the credit reports carefully to see if any additional fraudulent activity has been



"Many people aren't so fortunate that they get to find out who stole their identity, but they are fortunate because there are a tremendous amount of wonderful resources now available to solve this problem."
– J. Michelle Sybesma, Identity Theft Victim

made to other accounts. If you already have a police report, file number or complaint number from your local law enforcement agency, give that information to the credit bureaus as well.

The three major credit bureaus may be contacted as follows:

Equifax: 800-525-6285 (www.equifax.com)

Experian: 888- 397-3742 (www.experian.com)

TransUnion: 800- 680-7289 (www.transunion.com)

Victims of identity theft should also consider placing a “security freeze” on their credit reports. A “security freeze” is a consumer right provided by Indiana law, and can block an identity thief from opening a new account or obtaining credit in your name. This even applies if the thief has your social security number or other personal information. Under Indiana law, credit bureaus cannot charge a fee for placing or lifting a security freeze on your credit report. More information about placing a security freeze on your credit reports is available online at www.IndianaConsumer.com/IDTheft.

You may also help deter future identity theft by monitoring and reviewing your credit report on a regular basis. Federal law gives you the right to one free credit report per year from each of the three nationwide credit reporting bureaus. You may request your free credit reports at www.annualcreditreport.com, or by phone at 1-877-322-8228.

Step 3: Contact the fraud department of each of your creditors.

Collect all your credit cards, bank account statements and other creditor information (such as utility or cable bills) and make note of the phone number/address of their “fraud” departments. Report the fraud to each creditor, even if that particular creditor has not been the subject of fraud. Ask each creditor to place a “fraud alert” on your account. Follow up in writing. If there are unauthorized charges on your accounts, most creditors will also ask you to submit a written report of the fraud, along with a police report, complaint number or file number from law enforcement. You may use the ID Theft Affidavit as part of your written report to make sure you include all the necessary information. Many creditors will ask you to submit such an affidavit within two weeks of your report of fraud. Your maximum liability under federal law for unauthorized use of credit cards, ATM cards or debit cards depends on how quickly you report the loss.

Step 4: Your next steps vary depending on the type of identity theft.

Depending on the type of identity theft that occurred, there are some additional things you may do to take control of the situation.

Stolen or fraudulently acquired Indiana driver’s license: If your driver’s license has been stolen or you suspect that an ID thief has obtained a fraudulent drivers license using your personal information, you must file a written complaint or notice with the Indiana Bureau of Motor Vehicles requesting a new driver license number. If a drivers license has already been acquired by an ID thief, request that they investigate the matter. To find your local BMV license branch, visit www.in.gov/bmv, or call 1-317-233-6000.

Stolen checks and fraudulent bank accounts: If you have had checks stolen or bank accounts set up fraudulently in your name, notify the bank(s) and request to have an affidavit on file with their company. You may use the ID Theft Affidavit for this purpose. Put stop payments on any outstanding checks that you can’t confirm. Cancel your checking and savings accounts and obtain new account numbers. Give the bank a secret password for your accounts. If a store rejects one of your own checks, contact the check verification company used by the store.



“If you even remotely suspect that your child has been a victim of identity theft, it is crucial that you contact the credit reporting agencies fraud department. And furthermore, don’t assume that just because you corrected it once that it is magically fixed forever. Keep close tabs on that information, it is priceless to them.”

– J. Michelle Sybesma with her daughter BriAnna Sybesma

ATM cards: If your ATM or debit card has been stolen or compromised, report it immediately. Get a new card, account number and password. Do not use your old password. When creating a password, don't use common numbers like the last four digits of your Social Security number or your birth date.

Mail fraud: Notify the U.S. Postal Inspection Service if you suspect an identity thief has filed a change of your address with the post office, has stolen or tampered with mail sent to or from your address, or has used the mail to commit credit or bank fraud. Find out where fraudulent credit cards were sent. Notify the local postmaster for that address to forward all mail in your name to your own address. You may also need to talk with the mail carrier. You may locate the U.S. Postal Inspection Service Office nearest you by going to www.usps.com/ncsc/locators/find-is.html.

Social Security number misuse: Call the Social Security Administration's fraud hotline at 1-800-269-0271 to report fraudulent use of your Social Security number. Order a copy of your Personal Earnings and Benefit Estimate Statement (PEBES) and check it for accuracy, as the thief might be using your Social Security number for employment purposes. You can request a PEBES application at your local Social Security office, download it at www.ssa.gov or call 1-800-772-1213. As a last resort, you might want to request a new number. The SSA will only assign you a new number if you fit its fraud victim criteria. If you believe your social security number has been inappropriately used for employment or tax purposes, contact the Internal Revenue Service at 1-800-829-1040.

Passports. If you have a passport, notify the passport office in writing to be on the lookout for anyone ordering a new passport in your name. If you believe your passport is being used fraudulently, contact the Department of State Passport Office at 1-877-487-2778.

Phone service. If your long distance calling card has been stolen or you discover fraudulent charges on your bill, cancel the account and open a new one. Provide a password that must be used any time the account is changed.

Legal help. You may want to consult an attorney to determine legal action to take against creditors and/or credit bureaus if they are not cooperative in removing fraudulent entries from your credit report, or if negligence is a factor.



IDENTITY THEFT CONTACT LOG

STEP 1: LAW ENFORCEMENT AUTHORITIES – REPORT IDENTITY THEFT

Agency/ Department	Phone Number	Date Contacted	Contact Person	Report Number	Comments
LOCAL POLICE DEPARTMENT					
ATTORNEY GENERAL'S OFFICE ID THEFT UNIT	1-800-382-5516				
FEDERAL TRADE COMMISSION	1-877-ID THEFT (1-877-438-4338)				

STEP 2: FRAUD DEPARTMENT OF CREDIT BUERAU'S

Credit Bureau	Phone Number	Date Contacted	Contact Person	Report Number	Comments
Equifax	1-800-252-6285				
Experian	1-888-397-3742				
TransUnion	1-800-680-7289				

STEP 3: BANKS, CREDIT CARD ISSUERS AND OTHER CREDITORS

	Phone Number	Date Contacted	Contact Person	Report Number	Comments

Consumers Union – ID Theft Page

www.consumersunion.org/pub/m/s/moneyprivacyid_theft/index.html

Federal Trade Commission Identity Theft Page

www.consumer.gov/idtheft

Get ID Smart - Identity Theft Prevention

www.GetIDSmart.com

Identity Theft Resource Center

www.idtheftcenter.org

Indiana Office of the Attorney General Identity Theft Resources

www.indianaconsumer.com/idtheft

Indiana Office of the Attorney General Security Freeze Information

www.indianaconsumer.com/consumer_guide/securityfreeze.html

Privacy Rights Clearinghouse

www.privacyrights.org

Request Your Free Annual Credit Reports

www.annualcreditreport.com

Security Freeze Sample Letters to Consumer Reporting Agencies

www.indianaconsumer.com/consumer_guide/pub/securityfreezeletters.pdf



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