SANDWICH, ILLINOIS
Police Department

Identity Crime Victims: Immediate Steps

Report # _____

1. You have taken the first step by reporting with your local police department.
Use the report number when filing complaints and dealing with creditors who need proof of the crime.

2. Place a fraud alert on your credit reports and review your credit reports.
Contact the toll-free fraud number of any of the three consumer reporting companies below to place a fraud alert on your credit report. Once you've reported to one of them they are obliged to notify the other two.

- Equifax: 1-800-525-6285; www.equifax.com; P.O. Box 740241, Atlanta, GA 30374-0271
- 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

3. Close the accounts that you know or believe have been tampered with or opened fraudulently.
Call and speak with someone in the security or fraud department of each company. Follow up in writing and include copies (NOT originals) of supporting documents. It is important to notify credit card companies and banks in writing. Send your letters by certified mail, return receipt requested, and keep a file of all correspondence and enclosures.

4. File a complaint with the Federal Trade Commission (TFC).
By sharing your identity crime complaint with the FTC you will provide important information that can help law enforcement officials across the nation track down identity thieves. The FTC can refer victims' complaints to other government agencies and companies for further action, as well as investigative companies for violations of laws the agency enforces. You can file a complaint online at www.consumer.gov/idtheft. If you don't have internet access, call the FTC's Identity Theft Hotline, toll-free: 1-877-IDTHEFT (438-4338); TTY: 1-866-653-4261; or write: Identity Theft Clearinghouse Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

5. Consider placing a "security freeze" on your credit history.
Placing a security freeze on your credit file or "credit history" prevents most potential creditors and others from accessing your credit report for review prior to granting a new line of credit. Most creditors will not grant credit or loans without first reviewing your credit information or history, so in most cases a security freeze will also prevent an identity thief from opening new credit cards or borrowing money because your credit file cannot be accessed. There is no charge for Illinois State residents to place a security freeze on their credit report if they are a victim of an identity crime and are making the request for the first time. Second or subsequent requests may be charged up to a $5 fee. Credit Reporting Agencies also charge a $5 free to temporarily lift or remove a security freeze or to issue a replacement PIN or Password. You will need to provide a valid copy of a police report or a FTC Identity Theft Affidavit.

A separate letter should be sent by certified mail to each of the three credit-reporting agencies. The letter must contain personal information required by each agency necessary to verify your identity and process your request. Contact information is listed above. Please remember, placement of a security freeze can potentially hamper legitimate financial inquiries authorized by you as the consumer. With a security freeze in place you may not be able to borrow money or get a new credit card until you temporarily life or remove the security freeze. The same is true of new insurance coverage and background checks required by a new employer. Sample letters and more information on the Security Freeze Law is available on the Illinois Attorney General's site: www.illinoisattorneygeneral.gov.