When Identity Crime Strikes You

Compliments of

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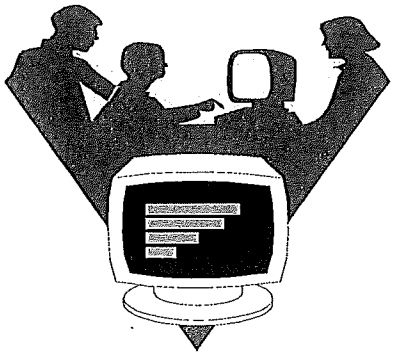

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Identity theft occurs when someone obtains important personal information, such as your Social Security number, or banking or credit card account numbers, to commit fraud or theft. The goal of this brochure is to help you if you are a victim of "identity theft."

"Identity thieves" commit a kind of financial sabotage. They use people's personal information to open fraudulent credit card accounts, rob retirement earnings, siphon money out of people's accounts, or commit other kinds of fraud.

A Guide for Victims of Identity Theft

Identity theft crimes are on the rise, causing nationwide concern. Your personal identifying information can be accessed in an increasing variety of ways. An impostor can use your information to open fraudulent credit card accounts, secure deposits on cars and housing, obtain employment opportunities, create insurance benefits, and rob retirement earnings. This form of financial sabotage can devastate your credit and require endless hours of telephone and written communication to resolve. In the meantime, you may experience difficulty writing checks, obtaining loans, renting apartments, and even getting hired. This guide provides victims of identity theft with clear and concise information, including major resources to contact to resolve the conflicts which remain long after the thief disappears.

Unfortunately, the responsibility of identifying and resolving the consequences of identity theft is left largely to the victim. It is important to act quickly and assertively to minimize the damage to your credit reputation. While identity theft is a crime, the perpetrator is often difficult to track. In addition, law enforcement officials cannot "clean up" the havoc created for you. When dealing with the authorities and financial institutions, keep a log of all conversations, including dates of contact, names, and telephone numbers. Keep notes on the time spent and any expenses incurred. Confirm all conversations of those spoken with in writing. Send correspondence by certified mail, return receipt requested. Keep copies of all letters and documents.

1. Credit Bureaus

Immediately call the fraud units of the three credit reporting companies — CSC Credit Services (Equifax Regional Office), Experian (formerly TRW), and Trans Union. Report the theft of your credit cards or misuse of your account numbers. Request that your credit account be flagged. Also, add a victim's statement (up to 100 words) to your report, such as: "My identification has been used to apply for fraudulent credit. Contact me at [your telephone number or mailing address] to verify ALL applications." Ask how long the fraud alert is posted on your credit account, and how it can be extended, if necessary.

Be aware these measures may not entirely stop fraudulent new accounts from being opened by the identity thief. Ask the credit bureaus, in writing, to provide you with copies of your credit report every few months so you can monitor it. Upon your request, a credit bureau is required to provide you with one free credit report during any 12-month period if you have reason to believe the report contains inaccurate information due to fraud. Additional credit reports shall not exceed an $8.00 charge, and often this fee is waived. (15 United States Code section 1682j(c)(3)).

Request, in writing, that each credit bureau provide you the names and phone numbers of credit grantors with whom fraudulent accounts have been opened. Request, in writing, that each credit bureau remove inquiries that have been generated due to the fraudulent access. Request that all fraudulent information and inquiries be permanently removed from your credit report. You may also request the credit bureau notify those who have received your credit report in the last six months in order to alert them to the disputed and erroneous information.

Credit Bureau	Report Consumer Fraud	Request Credit Report	Removal from Mailing Lists
CSC Credit Services (Equifax Regional Office) P.O. Box 740250 Atlanta, GA 30374-0250	800-525-6285 and Write to address at the left.	800-685-1111	800-567-8688 and Write to address at left.
Experian (TRW) 701 Esperian Parkway P.O. Box 1240 Allen, TX 75013	888-397-3742 or 972-390-4079 and Write to address at the left.	888-397-3742	800-353-0809 Experian (TRW) 701 Esperian Parkway P.O. Box 1240 Allen, TX 75013
Trans Union P.O. Box 6790 Fullerton, CA 92634	800-680-7289 and Write to: Fraud Victim Assistance Division - P.O. Box 6790 - Fullerton, CA 92634	800-888-4213	800-680-7293 P.O. Box 97328 Jackson, MS 39288-7320

2. Creditors

Immediately contact all creditors (by telephone and in writing), with whom your name has been used fraudulently. Obtain replacement cards with new account numbers for any account that has been used fraudulently. Ask that old accounts be processed as "account closed at consumer's request." This is better than "card lost or stolen," because when this statement is reported to credit bureaus, it can be interpreted as blaming you for the loss. Carefully monitor your mail and credit card statements for evidence of new fraudulent activity. Report such activity immediately to credit grantors.

Victims of unauthorized use of a credit card should be liable for no more than the first $50 of the loss although this is often waived. (15 United States Code section 1643).

Request the credit grantor provide you with a copy of the fraudulent credit application and a statement of the incurred charges. Such information may be helpful in disputing the application and/or charges as fraudulent. If the credit grantor resists providing you this information, contact your local police or sheriffs department for assistance. The credit grantor should readily provide such information when requested to do so by local law enforcement authorities.

Pay particular attention to what personal identifying information the identity thief has provided on the application and note any discrepancies that may exist. When reviewing the charges, note the date of the purchases, where the purchases were made and what type of products or services were purchased. Look for dates, places or items which contradict your own schedule, whereabouts, and even tastes.

Credit requirements to verify fraud. You may be asked by banks or credit grantors to complete and notarize fraud affidavits, which could become costly. The law does NOT require that a notarized affidavit be provided to banks or creditors. A written statement and supporting documentation should be enough (unless the bank or creditor offers to pay the notary fees). Overly burdensome requirements by banks or creditors should be reported to the government authority which regulates the credit card issuer. To determine which authority regulates the particular credit card issuer in question, contact:

Ohio Department of Commerce
Financial Institutions Division
77 S. High St.
Columbus, Ohio 43266
Phone: 614/ 728-8400

3. Law Enforcement

Report the crime to the law enforcement agency with jurisdiction in your case. Give them as much documented evidence as possible. Obtain a copy of your police report. Keep the telephone number of your fraud investigator handy and give it to creditors and others who require certification of your case. Banks and credit card companies may require you to produce the police report in order to verify the crime.

4. Stolen Checks

If you have had checks stolen or bank accounts opened fraudulently, report it to the check verification companies listed below. Put stop payments on any outstanding checks that you are unsure of; cancel your checking and savings accounts and obtain new account numbers. Give the bank a secret password for your account. When creating a password, don't use common numbers like the last four digits of your Social Security number, your birthdate, middle name, mother's maiden name,

pet's name, address, consecutive numbers, or anything else that could easily be determined by thieves.

Check Verification	Telephone Number	Mailing Address
CheckRite	800 766-2748	P.O. Box 520370 Salt Lake City, UT 84152
Chexsystems	800 428-9623	12005 Ford Road #600 Dallas, TX 75234
Equifax	800 437-5120	11602 Roosevelt Blvd. St. Petersburg, FL 33716
NPC Check Services, Inc.	800 526-5380	P.O. Box 379 Riverdale, NJ 07457
SCAN	800 262-7771	19803 N. Creek Parkway Bothell, WA 98011
Telecheck	800 710-9898	P.O. Box 17370 Denver, CO 80217
Checkcare Systems	800 589-4410	P.O. Box 297710 Columbus, OH 48229
Checkcare Systems	800 742-2925	P.O. Box 4338 Lexington, KY 40544
Checkcare Systems	800 573-6777	P.O. Box 31235 Independence, OH 44131

5. Automatic Teller Machine (ATM) Cards

If your ATM card has been stolen or compromised, get a new card, account number, and PIN (Personal Identification Number). Do not use your old password. When creating your new PIN, keep in mind the suggestions listed above.

6. Fraudulent Change of Address, Mail Theft, or Other Mail Involvement

Notify the U. S. Postal Inspection Service if you suspect an identity thief has filed a fraudulent change of address with the Postal Service or has used the mail to commit bank or credit fraud. Mail theft and Mail Fraud are Federal felony offenses. Find out where the fraudulent credit cards were sent. Notify your local Post Office to have the fraudulent forwarding order cancelled.

U.S. Postal Inspection Service
850 Twin Rivers Drive, Room 307
Columbus, OH 43216-9004
Phone: 614/ 469-4340

U.S. Postal Inspectors
895 Central Ave.
Cincinnati, OH 45202
Phone: 513/ 684-8000

U.S. Postal Inspectors
P.O. Box 5726
Cleveland, OH 44101
Phone: 216/ 443-4000

7. Secret Service Jurisdiction

The Secret Service investigates crimes dealing with credit card fraud, financial institution fraud, and crimes dealing with the false use of personal identifiers (such as name, date of birth, or Social Security number) relating to financial crimes. However, the Secret Service usually does not investigate individual cases unless the dollar amount is high or you are one of many victims of a fraud ring. If the actual crime (fraudulent application or charges) occurred outside of Ohio, the Secret Service may forward your case to the appropriate office.

U.S. Secret Service
500 S. Front Street
Columbus, OH 43215
Phone: 614/ 469-7370

U.S. Secret Service
550 Main St.
Cincinnati, 0H 45202
Phone: 513/ 684-3585

U.S. Secret Service
6 100 Rockside Woods Blvd.
Cleveland, 0H 44131
Phone: 216/ 706-4365

8. Social Security Number Misuse

To determine if someone else is using your Social Security number for employment purposes, order a copy of your Personal Earnings and Benefit Estimate Statement (PEBES) from the Social Security Administration to check for inaccuracies or fraud. To request a PEBES application call or write to the office listed below. Once you have determined that there are too many or too few earnings recorded on your PEBES, or if your name is recorded incorrectly, call or write to:

Social Security Administration
Office of the Inspector General
550 Main St.
Cincinnati, OH 45202
Phone: 513/ 684-6496

Social Security Administration
Office of the Inspector General
1240 E. 9th St.
Cleveland, OH 44199
Phone: 216/ 522-7226

To download a PEBES application: http://www.ssa.gov

If someone is misusing your Social Security number, as a last resort, you may want to consider changing your number. The Social Security Administration will change your number only if you fit specific fraud victim criteria. For more information, call or write the office listed below and request the fact sheet, Social Security: When Someone Misuses Your Social Security Number, SSA Pub. No. 05-10064. Report the fraudulent use of your Social Security number to:

Social Security Administration
Office of the Inspector General
P.O. Box 17768
Baltimore, MD 21235
Phone: 800-772-1213
Phone: 800-269-0271 (OIG Fraud/Waste/Abuse Hotline)
e-mail: oig.hotline@ssa.gov

9. Income Tax Fraud

Any fraudulent use of another person's Social Security number (including dependents' Social Security numbers) to obtain an income tax refund should be reported to:

Internal Revenue Service
Criminal Investigation Division
280 N. High St.
Columbus, OH 43215
Phone: 614/ 469-7455

Internal Revenue Service
Criminal Investigation Division
550 Main St.
Cincinnati, OH 54202
Phone: 513/ 684-6995

Internal Revenue Service
Criminal Investigation Division
1240 E. 9th St.
Cleveland, OH 44199
Phone: 216/ 522-2910

10. Passports

If you are the victim of identity theft and have a passport, notify the passport office, in writing, to be on the lookout for anyone ordering a new passport fraudulently.

U.S. State Department
National Passport Information Center
2201 C St. NE
Washington, DC 20570
Phone: 1-900-225-5674

11. Utilities

If your cellular phone or long distance calling card has been stolen or if you discover fraudulent charges on your bills, cancel the accounts and open new ones. To avoid being "slammed," request that your local telephone service "freeze" your long distance carrier so it cannot be changed without specific authorization using a password. To avoid being "crammed," scrutinize every charge on your billing statements for fraudulent or unauthorized charges. Notify your gas, electric, water, and trash utilities that you are a victim of identity theft and alert them to the possibility that the thief may try to establish accounts using your personal information.

12. Driver's License Misuse or Identity Takeover

You may need to change your driver's license number if someone is using yours fraudulently. Call the Ohio Bureau of Motor Vehicles and verify the last issuance date of your license. If there is a discrepancy, contact the Ohio Department of Public Safety to file a fraud report. The State of Ohio has enacted identity crime legislation which addresses these offenses. Call or send a letter, complete with supporting documents, requesting a fraud investigation to:

Ohio State Highway Patrol
Office of Investigative Services
1970 West Broad St.
Columbus. OH 43223
Phone: 614/ 752-0234

Bureau of Motor Vehicles - Investigations
1970 West Broad St.
Columbus, OH 43223
Phone: 614/752-7511

13. False Civil and Criminal Judgments

Sometimes victims of identify theft are wrongfully accused of crimes committed by the impostor. If a civil judgment has been entered against you for actions taken by your impostor, contact the court where the judgment was entered and report that you are a victim of identify theft. If you are wrongfully prosecuted for criminal charges, contact the Federal Bureau of Investigation (FBI). Ask how to clear your name.

U.S. Federal Bureau of Investigation
500 S. Front St.
Columbus, OH 43215
Phone: 614/ 224-1183

U. S. Federal Bureau of Investigation
550 Main St.
Cincinnati, OH 45202
Phone: 513/ 421-4310

U.S. Federal Bureau of Investigation
1240 E. 9th St.
Cleveland, OH 44199
Phone: 216/ 522-1400

14. Credit Report Fraud

If you find that there has been unauthorized access or use of your credit report, the Federal Trade Commission will be able to advise you of your rights under the Fair Credit Reporting Act. Call or write to:

Federal Trade Commission
Consumer Response Center
Washington, DC 20580
Phone: 877-438-4338

15. Insurance Coverage

Consult your insurance agent to determine whether household or other insurance policies may cover your losses.

16. Legal Help

Consult with a private attorney to determine legal action to take against creditor grantors and/or credit bureaus if they are not cooperative in removing fraudulent entries from your credit report or if negligence is a factor. An attorney can help you recover from the fraud and determine whether your rights under various credit, banking, Social Security, and other laws have been violated. The local Bar Association will provide you with names of attorneys in your area that handle consumer protection issues.

17. Making Changes

New laws regarding right to privacy issues and fraud victim assistance programs are currently being drafted and proposed at the federal and state levels of government. If you are disappointed with the privacy protection and fraud assistance available under current laws, consider writing your federal and state legislators concerning your experience.

18. Don't Give In

Remember, you are not responsible for any bill, portion of a bill, or checks written or cashed which result from identity theft. Your credit rating should not be permanently affected, and no legal action should be taken against you. If any merchant, financial institution or collection agency suggests otherwise, simply restate your willingness to cooperate, but don't allow yourself to be coerced into paying a fraudulent debt. Many victims of identity theft report feeling angry, frustrated, powerless, and even violated. If these feelings persist or become overwhelming, talk to your friends, family members, or a counselor.

19. Other Web-sites of Interest

Additional information and help may be obtained through the following web-sites:

1. U.S. Dept. of Justice - www.usdoj.gov/criminal/fraud/idtheft.html
2. FBI - www.fbi.gov
3. U.S. Postal Inspector - www.usps.com
4. Federal Trade Commission - www.ftc.gov
5. Attorney General of Ohio - www.ohioattorneygeneral.gov
6. Ohio State Highway Patrol - www.statepatrol.ohio.gov