



Madison County State's Attorney's Office

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IDENTITY THEFT- DON'T BE A TARGET

HOW TO PROTECT YOURSELF/ RECOVER

If an Illinois resident has their identity stolen, they are entitled to relief under state law. The local police agency must take a police report from the individual and must provide them with a copy of the report to help clear their name. In cases of imposters creating false criminal histories for innocent victims, the law provides a system for clearing their good name and correcting state criminal history records.

If you experience identity theft, consider the following steps, which will help block negative information resulting from fraud and allow you to regain control over your credit records:

- ✓ Gather as much information as you can to dispute credit data or other indications of identity theft.
- ✓ Immediately close all credit card accounts and notify your bank(s) of theft.
- ✓ Report the alleged crime to the local police department and ask the officer to write a police report of the incident.
- ✓ Ask for a copy of the police report and make photocopies.
- ✓ Send a copy of the police report, with a letter of explanation to each of the three major credit bureaus (contact information provided on back). Once the credit bureaus receive a copy of the police report, the law requires them to block negative credit information resulting from the alleged fraud.

PREVENTION TECHNIQUES

New Illinois laws offer help to victims of identity theft. As with all types of fraud, however, the most effective protection is a consumer's own awareness and vigilance.

Criminals can only assume your identity if they have access to your personal information. Be careful when you disclose any personal facts, and keep in mind the following tips:

- ✓ Never give anyone a credit card number or related information over the phone unless you initiated the call or are dealing with someone you know. Similarly, avoid *confirming* such information to a stranger on the telephone.
- ✓ Do not carry your Social Security number, birth certificate, passport, or extra credit cards with you.
- ✓ When using an ATM or public telephone, shield the viewing screen or keypad so that others cannot read your Personal Identification Number (PIN).
- ✓ Do not write your Social Security number or credit card numbers on checks. The Social Security number is a prime target of criminals and provides them with the key to unlock a variety of personal information.
- ✓ Order a copy of your credit report once a year from the three major credit bureaus – Experian (formerly TRW), Equifax, and Trans Union (See Contact Information on Page 2) Check for false charges that may indicate fraud.
- ✓ *Shred all documents containing account numbers or other personal information before disposing of them.* Bank and other financial statements, ATM and credit card receipts, and pre-approved credit offers are among criminals' favorite sources of information.
- ✓ Finally, keep a list of all credit card account numbers and expiration dates so that you can contact creditors quickly.
- ✓ Remember that personal information about you – your Social Security number, account numbers, maiden name, and PIN numbers – is the key to your identity. In the wrong hands, such information can be used at your expense.

HOW WE CAN HELP

The Madison County State's Attorney's Office has designated an Assistant State's Attorney to helping people prevent identity theft and recover once their ID has been stolen. Attached is a copy of a sample letter to send to credit bureaus to dispute incorrect information. If you have further questions, please call us at (618) 692-6280.

If your social security number was used fraudulently, report the problem to the [Social Security Administration's Fraud Hotline](#) at (800) 269-0271.

SAMPLE LETTER TO CREDIT BUREAU

Credit Bureau Name
Address
City, State Zip Code

Date

Ref: (Social Security Number)

To Whom It May Concern:

This is to inform you that I have been the victim of Identity Theft. Someone has used my personal information to _____ (ex. Open fraudulent accounts). I did not authorize these accounts nor do I know who did.

I am requesting that you immediately place a Fraud Alert on my file. It should state that credit should not be issued in my name without my authorization. I can be reached at (---) --- ----. This alert should remain on my file indefinitely.

I am also officially informing you that I am disputing the following items on my credit report:

_____ (ex. Input name of bank for the amount of \$500.00 dated 6/5/03.)

As a victim of identity theft I am to be provided with a free copy of my credit report. Please send this report to my address at _____. Once I have reviewed the report I will contact you if there are any further items that should be disputed.

If you have any questions, I can be reached at (---) --- ----.

Sincerely,

Your Name
Address
City, State Zip Code

CONTACT INFORMATION

Major credit bureaus:

Equifax	Experian (formerly TRW)	Trans Union
P.O. Box 740241	P.O. Box 1017	P.O. Box 6790
Atlanta, GA 30374-0241	Allen, TX 75013-1017	Fullerton, CA 92834
(800) 685-1111	(800) 397-3742	(800) 916-8800
www.equifax.com	www.experian.com	www.transunion.com