

## What You Can Do Today

Order a copy of your credit report from each of the three major credit reporting agencies every year. Make sure it is accurate and includes only those activities you've authorized. The law allows credit bureaus to charge you up to \$9.00 for a copy of your credit report.

## **CREDIT BUREAUS**

### **Equifax**– [www.equifax.com](http://www.equifax.com)

To order your report call: 1-800-685-1111  
Or write: PO Box 740241, Atlanta, GA 30374-0241  
To report fraud, call: 1-800-525-6285  
And write: PO Box 740241, Atlanta, GA 30374-0241

### **Experian**– [www.experian.com](http://www.experian.com)

To order you report call: 1-888-EXPERIAN (397-3742)  
Or write: PO Box 2104, Allen, TX 75013  
To report fraud, call: 1-888-EXPERIAN (397-3742)  
And write: PO Box 9532, Allen, TX 75013

### **TransUnion**– [www.transunion.com](http://www.transunion.com)

To order your report call: 1-800-916-8800  
Or write: PO Box 1000, Chester, PA 19022  
To report fraud, call: 1-800-680-7289  
And write: Fraud Victim Assistance Division,  
PO Box 6790, Fullerton, CA 92634

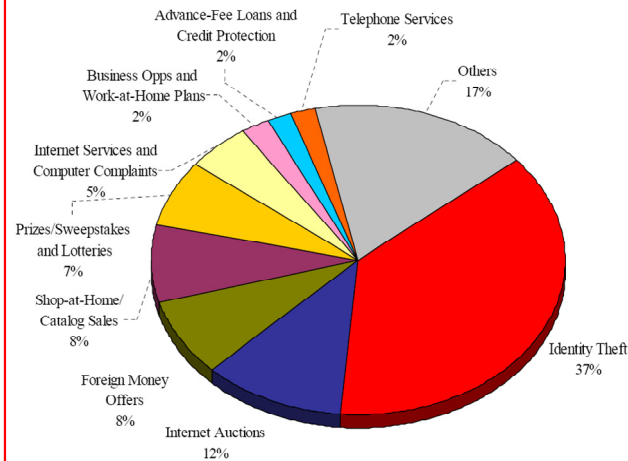
## **How do I order my free report?**

You can order your free annual credit report online at [annualcreditreport.com](http://annualcreditreport.com), by calling 1-877-322-8228, or by completing the [Annual Credit Report Request Form](#) and mailing it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

When you order, you need to provide your name, address, Social Security number, and date of birth. To verify your identity, you may need to provide some information that only you would know, like the amount of your monthly mortgage payment.

January 1 – December 31, 2005

## **Fraud Related Complaints**



## Pre-Screened Credit Offers

If you receive pre-screened credit card offers in the mail (namely, those based upon your credit data), but don't tear them up after you decide you don't want to accept the offer, identity thieves could retrieve the offers for their own use without your knowledge.

To opt out of receiving pre-screened credit card offers, call: 1-888-5-OPTOUT (1-888-567-8688). The three major credit bureaus use the same toll-free number to let consumers choose to not receive pre-screened credit offers.

## **Madison County Sheriff's Office**

405 Randle St.  
Edwardsville, Illinois  
62025

Patrol: 618-692-4433  
Investigations: 618-692-0871  
Fax: 618-296-7020

## **Madison County Sheriff's Office** **Sheriff Robert Hertz**



## **Identity Theft Prevention**



**STATE LAW**  
**IDENTITY THEFT**  
**720 ILCS 5/16G**

**FEDERAL LAW**  
**IDENTITY THEFT AND**  
**ASSUMPTION DETERRENCE**  
**ACT ENACTED BY CONGRESS**  
**IN OCTOBER 1998**  
**CODIFIED, IN PART, AT**  
**18 U.S.C. §1028**

Note: Telephone numbers and URLs are subject to change without notice.

## How Identity Thieves Get Your Personal Information

They steal wallets and purses containing your identification and credit and bank cards.

They steal your mail, including your bank and credit card statements, pre-approved credit offers, telephone calling cards and tax information.

They complete a “change of address form” to divert your mail to another location.

They rummage through your trash, or trash of businesses, for personal data in a practice known as “dumpster diving”.

## How To Protect Yourself

Place passwords on your credit card, bank and phone accounts. Avoid using easily available information like your mother’s maiden name, your birth date, the last four digits of your SSN or your phone number, or a series of consecutive numbers.

Ask about information security procedures in your workplace. Find out who has access to your personal information and verify that records are kept in a secure location. Ask about the disposal procedures for those records as well.

Keep your purse or wallet in a safe place at work.

Secure personal information in your home, especially if you have roommates, employ outside help or are having work done in your home.

Order a copy of your credit report from each of the three major credit bureaus once a year. Don’t underestimate the importance of this step. One of the most common ways that consumers find out that they’re victims of identity theft is when they try to make a major purchase, like a house or a car. The deal can be lost or delayed while the credit report mess is straightened out. Knowing what’s in your credit report allows you to fix problems before they jeopardize a major financial transaction.

Don’t give out personal information on the phone, through the mail or over the Internet unless you’ve initiated the contact or are sure you know who you’re dealing with. Identity thieves may pose as representatives of banks, Internet service providers (ISPs) and even government agencies to get you to reveal your SSN, mother’s maiden name, account numbers and other identifying information. Before you share any personal information, confirm that you are dealing with a legitimate organization.

Guard your mail and trash from theft. Deposit outgoing mail in post office collection boxes or at your local post office, rather than in an unsecured mailbox. Promptly remove mail from your mailbox. If you’re planning to be away from home and can’t pick up your mail, call the U.S. Postal Service at 1-800-275-8777 to request a vacation hold. The Postal Service will hold your mail at your local post office until you can pick it up or are home to receive it. To thwart an identity thief who may pick through your trash or recycling bins to capture your personal information, tear or shred your charge receipts, copies of credit applications, insurance forms, physician statements, checks and bank statements, expired charge cards that you’re discarding, and credit offers you get in the mail.

Don’t carry your SSN card; leave it in a secure place. Give your SSN only when absolutely necessary. Ask to use other types of identifiers when possible. Carry only the identification information and the number of credit and debit cards that you’ll actually need.

## Identity Theft Victims - Top 10 States (Number of Victims)

January 1—December 31, 2005

Location	No. of Victims
1. California	45,175
2. Texas	26,624
3. New York	17,387
4. Florida	17,048
<b>5. Illinois</b>	<b>11,137</b>
6. Arizona	9,320
7. Georgia	7,918
8. Pennsylvania	7,908
9. Michigan	7,139
10. North Carolina	5,830

Pay attention to your billing cycles. Follow up with creditors if your bills don’t arrive on time. A missing credit card bill could mean an identity thief has taken over your account and changed your billing address to cover his tracks.

Be wary of promotional scams. Identity thieves may use phony offers to get you to give them your personal information.

## What To Do If You’re a Victim

First, contact the fraud departments of each of the three major credit bureaus.

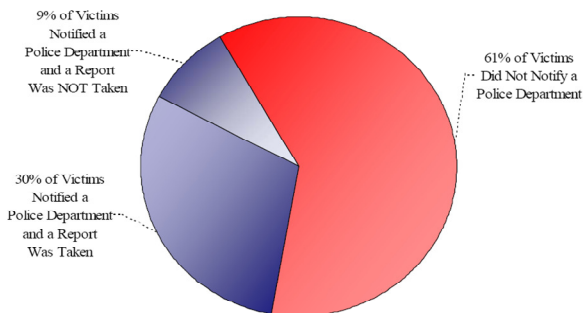
Second, close the accounts that you know or believe have been tampered with or opened fraudulently.

Third, file a report with your local police not necessarily the community where the identity theft took place.

Finally, file a complaint with the FTC. This can be done by telephone (1-877-IDTHEFT), online ([www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)) or by mail (600 Pennsylvania Ave., NW, Washington, DC 20580). While the FTC does not have authority to bring criminal cases, they can help you with assistance in resolving disputes.

To download an ID THEFT AFFIDAVIT go to: [www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf](http://www.ftc.gov/bcp/online/pubs/credit/affidavit.pdf)

### Law Enforcement Contact<sup>1</sup> January 1 – December 31, 2005



<sup>1</sup>Percentages are based on the total number of identity theft complaints where victims indicated whether they had notified a police department (245,881). 98% of the identity theft victims who contacted the Federal Trade Commission (FTC) directly reported law enforcement contact information. Less than one percent of victims who notified the FTC that they had contacted a police department did not indicate if a report was taken.