

Identity Theft Resources

Attorney General's ID Theft Site
www.IndianaConsumer.com/IDTheft

Federal Trade Commission
www.FTC.gov

Get ID Smart
www.GetIDSmart.com

Request Your Free Annual Credit Reports
www.annualcreditreport.com

Identity **Theft** VICTIM KIT



Office of the Indiana Attorney General
Consumer Protection Division

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Indianapolis, IN 46204
1.800.382.5516
www.IndianaConsumer.com/IDTheft



Greg Zoeller
Indiana Attorney General

Identity Theft Unit

The Indiana 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 Unit assists ID theft victims and provides investigative services to help promote the prosecution of identity thieves.

Indiana's Identity Theft Victim Kit

This kit is designed to help victims through the process of clearing their name. The Identity Theft Contact Log allows for a record to be kept of all conversations with law enforcement and creditors. Note the time spent and any expenses incurred, since restitution may be available through a later judgment or conviction. Confirm conversations in writing with correspondence sent by certified mail, return receipt requested.

It is important to act quickly once it is known that personal information has been stolen or been used by someone else. Here 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 Office and the FTC.

A.) Report the fraud to your local police department as soon as possible. Indiana Law requires the local law enforcement agency where you live to take an official report and provide you with a copy. 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. The police report and complaint number may be needed when contacting creditors. Credit bureaus will automatically block the fraudulent accounts and bad debts from appearing on your credit report if you provide a copy of the police report.

B.) File a consumer complaint with the Attorney General's ID Theft Unit by phone at 1.800.382.5516, or online at www.IndianaConsumer.com/IDTheft. The ID Theft Unit provides assistance to ID theft victims and investigative services to help with the prosecution of identity thieves.

C.) File a complaint with the Federal Trade Commission by contacting the FTC's ID Theft Hotline by phone at 1.877.ID.THEFT (438.4338), or online at www.consumer.gov/idtheft. The FTC maintains a confidential, national ID 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.

A.) Ask the credit bureau to place a “fraud alert” on your credit report. Request 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.

The three major credit bureaus may be contacted as follows:

Equifax: 1.800.525.6285 (www.equifax.com)
Experian: 1.888.397.3742 (www.experian.com)
TransUnion: 1.800.680.7289
(www.transunion.com)

B.) Consider placing a “security freeze” on your credit reports. A “security freeze” is a consumer right provided by Indiana law that 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.

C.) Review your credit report on a regular basis to help deter future ID theft. Federal law gives you the right to one free credit report per year from each of the three major credit bureaus. You may request your free credit report at www.annualcreditreport.com, or by phone at 1.877.322.8228.

Step 3: Report fraud to each of your creditors.

Ask each creditor to place a “fraud alert” on your account and follow up in writing. If there are unauthorized charges, you will be asked to send a written report of the fraud, along with a police report. You may use the ID Theft Affidavit as part of your written report to make sure you include all the necessary information. You may download the affidavit online at www.IndianaConsumer.com/IDTheft. Many creditors will ask you to submit your fraud report within two weeks. 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: Additional steps may apply depending on the type of ID theft that occurred.

A.) Stolen or fraudulently acquired Indiana drivers license: If your driver’s license has been stolen or you suspect that an ID thief has obtained a drivers license using your personal information, notify the Indiana Bureau of Motor Vehicles of the crime and request a replacement license.

If a drivers license has already been acquired by an ID thief, request an investigation. To find your local BMV license branch, visit www.in.gov/bmv, or call 1.317.233.6000.

B.) Stolen checks and fraudulent bank accounts: If you have had checks stolen or bank accounts set up in your name, notify the bank(s) and request to have an affidavit on file. 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.

C.) ATM cards: If your ATM or debit card has been stolen or compromised, report it immediately. Get a new card, account number and password.

D.) Mail fraud: Notify the U.S. Postal Inspection Service if you suspect an ID thief has filed a change of address with the post office, has stolen or tampered with your mail 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. Find the post office nearest you at www.usps.com/ncsc/locators/find-is.html.

E.) 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 (SSN). Order a copy of your Personal Earnings and Benefit Estimate Statement (PEBES) and check it for accuracy, as the thief might be using your SSN 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.

If you believe your SSN has been fraudulently used for employment or tax purposes, report it to the IRS Identity Protection Specialized Unit at 1.800.908.4490.

F.) 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, report it to the Department of State Passport Office at 1.877.487.2778.

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 BUREAUS

Credit Bureau	Phone Number	Date Contacted	Contact Person	Report Number	Comments
EQUIFAX	1.800.525.6285				
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