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## If you become a victim of identity theft

- Immediately contact the fraud units of the three credit reporting agencies listed on the back. Ask for a credit report so you can identify fraudulent activity. Also, ask the agency to flag your account with a fraud alert to indicate you have been a victim of a fraud.
- Make a report with law enforcement departments with the jurisdiction in your case.
- Contact all creditors with whom your name has been used fraudulently, by telephone and letter. Enclose or advise them of your police report number.
- If you have checks stolen or a bank account has been fraudulently established in your name, report it to the six check verification agencies, listed on the back.
- Stop payment on all outstanding checks and cancel your checking and savings accounts.
- If someone obtains your social security number, call the Social Security Administration to report the fraud 800-269-0271.
- If someone obtains a driver's license in your name or is using your driver's license number, contact your local department of motor vehicles and ask to put a fraud alert on your license.

### Credit Reporting Agencies

#### **Equifax -**

Report Fraud 800.525.6285  
Order Credit Report 800.685.1111

#### **Experian -**

Report Fraud 800.397.3742  
Order Credit Report 800.397.3742

#### **Trans Union -**

Report Fraud 800.680.7289  
Order Credit Report 800.888.4213

#### **Social Security Administration -**

Report Fraud 800.269.0271

### To Report Fraudulent Use of Your Checks

**Check Rite** 800.766.2748

**Chexsystems** 800.428.9623

**Cross Check** 707.586.0551

**Equifax** 800.437.5120

**National Processing Company** 800.526.5380

**Scan** 800.262.7777

**Telecheck** 800.710.9898



## IDENTITY THEFT



### **Bartlett Police Department**

228 South Main Street  
Bartlett, Illinois 60103  
(630) 837-0846

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# Identity Theft

Stealing someone's identity to buy everything from cars, consumer goods, and mortgages, while leaving the victim's credit rating in ruins is one of the fastest growing crimes in America. Most victims don't even know how the offender got their personal identity information.

The States Attorney's Office will prosecute persons charged by the Bartlett Police Department with offenses relating to Identity Theft.



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## What is Identity Theft?

Identity Theft is the unauthorized use of another person's personal identifying information (name, address, date of birth, social security number, mother's maiden name) to commit financial fraud. Upon obtaining such personal identifies, identity thieves are able to commit financial crimes such as opening phony bank accounts, getting unauthorized credit cards, applying for car or house loans and leasing apartments with a false name. Identity thieves may even develop a criminal record or file bankruptcy in their victim's name. Their goal is to spend as much money as possible before the victim becomes aware of the theft.

## How Criminals Get Your Personal Information

- Ordering your credit report
- Digging through your garbage
- Stealing your mail from your mailbox
- Stealing your wallet
- Retrieving information from the internet

## Prevention Tips

- Don't give out your social security number unless necessary. Never print your social security number on checks.
  - Request your credit report at least once a year and check for any unauthorized activity.
  - Shred personal documents before putting them in the trash, especially pre-approved offers of credit.
  - Don't have checks delivered to an unlocked mailbox.
  - Don't place mail that contains personal identifies in an unlocked mailbox.
  - Don't carry unnecessary credit cards, your social security card birth certificate or passport in your wallet or purse except when absolutely necessary.
  - Never give our your credit card number or other personal information over the phone unless you have a trusted relationship with the company and you initiated the call.
  - Carefully review your credit card statements and phone bills for any unauthorized use.
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