



Identity Theft: What to do if it happens to you

The following steps can assist identity theft victims in clearing their records and reclaiming their identities:

Notify the credit reporting companies.

Report the theft to all three major credit reporting agencies immediately and

Report the theft to one of the three major credit reporting agencies immediately.

place a “freeze” on your credit report. A “freeze” remains in place until you release it and it prevents your information from being released without your express authorization. There is no fee to place or lift a freeze. You may need to send a copy of identification, such as a valid driver’s license so that the reporting agency knows that the person requesting the freeze is the same as the person whose report is to be frozen. You can request a security freeze online, by phone, or by sending a written request by mail. If you request by phone or online, the credit reporting agencies will place the freeze within one business day of your request. You will receive written confirmation within five business days of the freeze being placed on your report.

Equifax Info. Services LLC

www.equifax.com

(888) 378-4329

Experian

www.experian.com

(888) 397-3742

TransUnion

www.transunion.com

(833) 806-1627

If you request a security freeze by phone or online, follow up with a letter so you have a record of your contact.

Additionally, you can place a checking and savings account security freeze by contacting:



Chexsystems

www.chexsystems.com/security-alert-online

(800) 887-7652

Separately, you should order a copy of at least one of your credit reports. Federal law requires each of the three major credit reporting agencies to provide consumers with a FREE copy of their credit report each year. Review your report for any inaccuracies (address, employer, accounts, loans, collection notices, etc.). If you find accounts or information on your credit report that you do not recognize, it might mean that an identity thief is at work. You can obtain your free credit report from Equifax, Experian, and TransUnion by calling (877) 322-8228 or going online at www.annualcreditreport.com. By ordering one report from one of the reporting agencies every four months, you can get your free credit report three times a year. If you discover fraudulent accounts or information on your credit report, please file an identity theft complaint with the Bureau of Consumer Protection.

Report the theft to the police.

File a police report with your local police department even if the theft occurred at some other place. Be sure to obtain a copy of the report. You should request a copy since you will need it when dealing with your financial institution, credit card issuers, and others.

File an identity theft complaint with the Bureau of Consumer Protection.

The Wisconsin Bureau of Consumer Protection wants to hear from you if your identity has been stolen. Your complaint will assist us in knowing specifically where and how identity thieves are operating in Wisconsin and we share that information with other law enforcement agencies. In addition, the Bureau of Consumer Protection may be able to assist in relieving you of financial responsibility for fraudulent accounts. You can file an identity theft complaint by calling and requesting a complaint form at (800) 422-7128 or obtain one online at: www.datcp.wi.gov.

Contact your creditors.

If an identity thief has used a current account or credit card, or has opened a new account or credit card in your name, contact the creditor as soon as possible. Explain what has occurred and ask them to provide you with any specific forms they use for reporting identity theft.

Also ask the creditors to provide you with a copy of any application, credit card receipts, bills and all other documentation that the identity thief used to open an account or to obtain goods or services in your name. Provide that information to the law enforcement agency investigating your complaint.

Close all accounts the identity thief opened in your name. Consider closing and re-opening all other accounts you wish to keep, with new account or credit card numbers. This will help insure that the thief cannot continue to use your identity.

If you call your creditors, follow up with a letter repeating what you said on the phone so that you have a record of your contact. Certified mail, return receipt requested, is the best means of contact so you have proof that your letter was received. Also ask the creditor to send you a letter confirming that the account has been closed at your request. If the creditor has agreed not to try and hold you responsible for charges incurred by the identity thief, ask the creditor to also state that in the letter, specifying the charges involved.

Contact your bank.

Let your bank or credit union know that your identity has been stolen even if the thief has not used your bank accounts or ATM/debit card. Ask the bank to send you any form it uses to report identity theft and return the form to the bank after you have completed it.

Consider closing and reopening new accounts with new numbers and obtaining a new ATM/debit card with a new PIN. An identity thief may use different parts of your identity at different times, so changing all your accounts is the safest course.

If an identity thief has stolen your checks or opened a new checking account in your name, contact check verification companies and ask them to advise merchants who use them to refuse to accept checks drawn on your account or the account opened by the identity thief. Also, ask your bank to notify the check verification company it uses. Major check verification companies include: TeleCheck – (800) 710-9898 and Certegy, Inc. – (800) 237-3826.

If your first contact with your bank or credit union is by phone, follow up with a letter repeating what you said in your conversation. Send the letter certified mail, return receipt requested.

Contact the Wisconsin Bureau of Consumer Protection if someone uses your identity to obtain government benefits or a job in your name.

Identity thieves will sometimes use a stolen identity to obtain employment or government benefits. If you suspect that this has happened to you contact the Bureau of Consumer Protection at (800) 422-7128 or online at www.datcp.wi.gov. Since a social security number is usually needed to get a job or benefits, it is likely that the identity thief is using your social security number. If you suspect that a thief is using your social security number, contact the Social Security Fraud Hotline at (800) 269-0271.

Contact your local Social Security Administration Office.

Ask about obtaining a Social Security statement which shows a listing of your annual earnings by year, along with potential Social Security monthly benefits at retirement. If your annual earnings on this report do not

match with what you know your earnings to be, it might indicate that someone is using your Social Security number for purposes of employment. You can also get your Social Security statement online by creating an account at www.ssa.gov, and then using their online services to request a statement.

Contact the Division of Motor Vehicles if your driver's license or ID card is stolen.

Call your local service center of the Wisconsin Division of Motor Vehicles at (608) 264-7447 immediately to report the theft. You will need to obtain a new license, and to do this, you need to appear in person at your local DMV service center. Be sure to take with you proof of identity as well as any police report, bills or other documentation showing that your driver's license was taken or used by an identity thief. Documentation showing your name and signature or name and picture will be considered acceptable proof of identity.

Also, enroll in a free DMV service called e-notification. E-notification is an electronic service that will send you email or text notifications when activities occur on your account: wisconsindmv.gov/enotify.

Finally, ask the DMV to place a notation on your driving record which will require the DMV and law enforcement to require additional documents beyond your driver's license for proof of identity during any transaction with them. To have this notation placed on your driving record, contact the DMV Qualifications and Issuance Section at (608) 264-7447. At first prompt select 4; then select 3; and then select 2.

Contact the Postal Inspector if your mail was stolen or if an identity thief used a false address.

The United States Postal Service wants to know if anyone has stolen your mail or has filed a change of address form for you. You can find the nearest postal inspector by calling the Postal Service at (877) 876-2455. You can also file a mail theft complaint online at www.uspis.gov

What to do if a debt collector contacts you.

If an identity thief uses your identity to purchase goods or services, you might be contacted by the creditor when the bill is not paid. If a debt collector calls, explain

that you are the victim of identity theft and that the bill they are trying to collect was not incurred by you. Also ask the creditor if you need to complete a particular form and if you do, have them send it to you. Send a follow-up letter, certified mail return receipt requested, to the creditor stating the same thing and include any form they require. Include in your letter a copy of any police report you filed as well as any other documentation you have showing that you have been the victim of identity theft. Finally, ask the creditor to confirm to you in writing that you are not responsible for the debt and that the account has been closed.

If an identity thief establishes phone or utility service in your name.

Identity thieves frequently establish phone or other utility service in their victims' names. If this happens to you, contact the utility or phone company and follow the same process described for if a debt collector contacts you.

If you are accused of a crime committed in your name.

If someone commits a crime in your name or gives your name to the police when arrested and then disappears, the police may investigate you for the crime. Explain to the police that your identity has been stolen and provide the police with a copy of the police report you filed as well as the identity theft complaint you filed with the Wisconsin Bureau of Consumer Protection. Ask those questioning you to contact the Bureau of Consumer Protection and the police where you filed a police report for additional information and verification.

Identity theft is an ongoing crime. Continue to monitor financial statements, credit card statements, credit reports and your Social Security earnings statement. If there is anything that should not be there follow the steps outlined above and contact the Bureau of Consumer Protection.



*For more information or to file a complaint,
visit our website or contact:*

Wisconsin Department of Agriculture,
Trade and Consumer Protection
Bureau of Consumer Protection
2811 Agriculture Drive, PO Box 8911
Madison, WI 53708-8911

Email: DATCPHotline@wi.gov

Website: datcp.wi.gov

(800) 422-7128 TTY: (608) 224-5058

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