



# Identity Theft Consumer Tips

*Identity theft is considered to be one of the fastest growing crimes in the country, affecting approximately 9-10 million Americans each year. While new laws are being passed in an effort to stem the tide of ID theft, consumers need to take steps to protect themselves. You also need to know what to do if identity theft happens to you.*

## What is your identity?

Any combination of the following information can provide enough for identity theft to occur.

- Name
- Address
- Phone Number
- Email Address
- Social Security Number
- Mother's Maiden Name
- ATM Pin
- Date of Birth
- Financial Account Numbers

## The basics of safeguarding your information

- **Guard your social security number**  
Don't carry your Social Security card with you and don't use your social security number as a PIN or password if you can avoid it.
- **Check your wallet and limit the number of identification cards you carry**  
Never carry your Social Security card, Social Security number, birth certificate or passport, unless necessary. Many medical cards contain your Social Security number, if you don't need it, don't carry it with you. Carry only the credit cards you plan to use.
- **Shred, shred, shred**  
Shred bills, receipts, credit card offers, and any other items that contain personal or financial information – such as bank statements.
- **Protect your mail**  
If you're going to be out of town have the post office hold your mail or ask someone to pick it up. Place outgoing mail in an official mailbox not your own.

- **Never give out your personal information**  
Legitimate companies or agencies don't call or email asking for personal information like account, credit card or social security numbers. Never give out personal information unless you initiated the contact.
- **Sign up for Wisconsin's No Call List**  
Register your phone number with the Wisconsin No Call Program to limit the number of calls you receive from telemarketers by calling 1-866-9NO CALL (866-966-2255) or online at [NoCall.Wisconsin.gov](http://NoCall.Wisconsin.gov).
- **Stop pre-approved credit card offers**  
Stop pre-approved credit card offers by calling toll-free to 1-888-5OPTOUT (888-567-8688) or visiting the Opt Out website at [www.optoutprescreen.com](http://www.optoutprescreen.com).
- **Check your bills and bank statements**  
Look at your statements as soon as you get them to see if there are any unauthorized charges or withdrawals. If there are, report them right away.
- **Keep a list of all credit cards and bank accounts**  
Keep a list of all account numbers, phone numbers and expiration dates in a safe place.
- **Pay attention to internet security**  
Make certain you have firewall and virus and spyware protection on your computer. Check your browser security settings to make certain that they aren't too low.
- **Check your credit report regularly**  
Obtain your credit report FREE from each of the three (3) major credit reporting agencies each year. Checking your report regularly is one of the best ways to protect against ID theft. You can get your free credit report from Equifax, Experian, and TransUnion by calling 1-877-322-8228 or online at [www.annualcreditreport.com/cra/index.jsp](http://www.annualcreditreport.com/cra/index.jsp).
- **Keep sensitive documents in a safe place**  
Repairmen and visitors to your home can easily gain access to personal information if it's left in plain view.
- **On vacation be aware of your environment**  
Individuals lingering around can listen to conversations and obtain personal information. When verifying a hotel with a credit card take notice to be sure no one can overhear your conversation.

## What to do if it happens to you

No matter how many precautions you take, identity theft can still happen to you. If it does, you can take steps to stop it from happening again and to resolve the problems it has caused.

- **Notify the credit reporting agencies**

Report the theft to each of the three major credit reporting agencies immediately and ask them to place a fraud alert on your report. The fraud alert will be active for 90 days. A fraud alert can be renewed every 90 days or seven years with a police report. A fraud alert notifies creditors if an attempt to open an account in your name occurs. You may not necessarily be notified.

**Equifax** (CSC Credit Services)

PO Box 740250  
Atlanta, GA 30374  
888-766-0008  
TDD:800-255-0056  
[www.equifax.com](http://www.equifax.com)

**Experian**

PO Box 9532  
Allen, TX 75013  
888-397-3742  
TDD:888-397-3742  
[www.experian.com/fraud](http://www.experian.com/fraud)

**TransUnion**

PO Box 6790  
Fullerton, CA 92834  
800-680-7289  
TDD:877-553-7803  
[www.transunion.com](http://www.transunion.com)

- **Put a Security Freeze on your credit report**

A “freeze” is stronger than a “fraud alert” because it remains in place until you release it and requires that you be alerted if an account in your name is requested. The freeze must be requested in writing to each of the three credit reporting agencies and you may also need to pay a fee which cannot be more than \$10. Since you can get a “fraud alert” immediately by phone, take that step first and follow up with a “freeze” request.

- **Report the theft to the police**

Your local police department is required to prepare a report of identity theft even if the theft might have occurred at some other place. Get a copy of the report for yourself. A police report can allow you to place a freeze on your credit report for no charge.

- **File an identity theft complaint with the Office of Privacy Protection (OPP)**

We can help you take the steps you need to resolve problems caused by identity theft. You can file an identity theft complaint by calling and requesting a complaint form at 1-800-422-7128 or obtain one online at [www.privacy.wi.gov](http://www.privacy.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 and explain what happened as soon as possible. Close all your accounts and open new ones.

- **Contact your bank**

Let your bank know that your identity has been stolen even if the thief has not used your bank accounts or ATM/debit card. Consider closing and reopening new accounts with new numbers and obtaining a new ATM/debit card with a new PIN. Ask your bank if you can place a password on your accounts.

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

Contact the utility or phone company and follow the same process described for if a debt collector contacts you.

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

WI Department of Transportation  
4802 Sheboygan Ave  
PO Box 7910  
Madison WI 53707-7910  
(608) 264-7049  
[www.wisconsin.dmv.gov](http://www.wisconsin.dmv.gov)

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

Contact the nearest Postal Inspector by calling the Postal Service at 1-800-275-8777. You can also file a mail theft complaint online at [www.usps.com/postalinspectors/mailthft.htm](http://www.usps.com/postalinspectors/mailthft.htm).

- **If a debt collector contacts you**

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 and ask for any forms you need to fill out to prove that.

- **If you are accused of a crime committed in your name**

Explain to the police that your identity has been stolen and provide the police with a copy of the police report you filed.

For more information or to file a complaint, visit our website or contact the Office of Privacy Protection.

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

**E-MAIL: [DATCPWisconsinPrivacy@Wisconsin.gov](mailto:DATCPWisconsinPrivacy@Wisconsin.gov)**

**WEBSITE: [www.privacy.wi.gov](http://www.privacy.wi.gov)**

**Toll-free in Wisconsin: (800) 422-7128**

**(608) 224-5163**

**FAX: (608) 224-4677**

**TTY: (608) 224-5058**