



Filing an Identity Theft Complaint

The Wisconsin Bureau of Consumer Protection assists and educates Wisconsin consumers who may be the victims of identity theft or fraud.

We enter your complaint into a database used to keep an eye on issues and trends of identity theft, identity fraud, and other privacy related issues. This helps us to not only assist you but others who have similar identity theft problems.

If you discover fraudulent charges on accounts in your name or are the victim of other types of identity theft or fraud, do the following:

File a complaint with the Bureau of Consumer Protection

The Bureau of Consumer Protection can assist you with recovering from identity theft fraud. To start the complaint process, take these steps:

1. File a written complaint with Consumer Protection. You can get an identity theft complaint from any of the following ways:
 - Call: 1-800-422-7128
 - Download a form at: www.datcp.wi.gov
 - E-mail the Bureau of Consumer Protection at: DATCPWisconsinPrivacy@WI.gov

The more information you provide, the more likely we will be able to assist you. Make sure you fill out and return the Non-Consent (notarized) and the Authorization to Release Information forms with the complaint form.

2. Send us the complaint form with copies of any documentation that supports your complaint e.g., billing statements, credit reports, police reports, collection notices.
3. Let your local police department know you are the victim of identity theft. They are required to file a report of identity theft even if the theft might have occurred some other place (See: Wis. State. § 943.201(4)). Request a copy of the police report for your records and keep it in



a safe place. Provide the Bureau of Consumer Protection with a copy of the police report.

Please be aware that while your complaint is available for public review upon request under Wisconsin's Open Records law, the department will maintain the confidentiality of your personally identifiable information to the fullest extent permitted by law.

Expect feedback from Consumer Protection

Within a few days of receiving your complaint, a consumer protection investigator will review it to determine the appropriate course of action. Businesses related to your complaint may be contacted and corrective action requested. Although we cannot force a business to resolve a complaint or take action, our contact with companies often results in solutions to consumer problems. We will advise you in writing as to the action taken on your complaint.

The Bureau of Consumer Protection handles most complaints within six to eight weeks but more complex matters can take several months. We will advise you in writing of the disposition of your complaint once we receive a response from the business.

Our office provides victim assistance and recovery. If you wish to pursue this matter outside of our mediation efforts, contact a private attorney to discuss your legal remedies. You can contact an attorney by calling the State Bar of Wisconsin Lawyer Referral and Information Service at: 1-800-362-9082 or (608) 257-4666. If you meet income requirements, you can also get low-cost legal services by looking up Legal Aid in the yellow pages of your phone book.

If your complaint is part of a bigger identity theft or identity fraud investigation, we may share your complaint with the appropriate local, state, and federal authorities.

Place a fraud alert on your credit report

Immediately call one of the three major credit reporting agencies listed below. Ask them to place a fraud alert on your credit report with a note that creditors should call you before opening any new accounts in your name. When you notify one of the credit reporting agencies, they notify the other two. A fraud alert on your report helps prevent identity thieves from getting credit or opening new bank accounts in your name. The alert will be active for one year and renewed as often as you like.

Equifax Information Services LLC
PO Box 740241
Atlanta, GA 30374
800-685-1111
www.equifax.com

Experian Info Solutions Inc
PO Box 2002
Allen, TX 75013-0036
888-EXPERIAN
(888-397-3742)
www.experian.com

TransUnion LLC
PO Box 1000
Chester, PA 19016
800-680-7289
www.transunion.com

Check your credit report often

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 errors (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, file a complaint with Consumer Protection.

Contact your financial institution

Call your financial institutions and tell them that your personal information has been compromised and that you are concerned about identity theft. Cancel any compromised bank or credit card accounts. Ask them to flag your accounts and notify you of any activity that is unusual. Also, ask what other measures they can take to assist you.

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: DATCPWisconsinPrivacy@wi.gov
Website: datcp.wi.gov
(800) 422-7128 TTY: (608) 224-5058

IDTheftFilingComplaint605 (rev 9/18)



Department of Agriculture, Trade and Consumer Protection

Identity Theft

Please attach copies (both sides) of all documentation that supports your complaint, such as: invoices, receipts, contracts, cancelled checks, advertisement/catalog page showing item ordered, lease documents, telephone bills.

1. How do we contact you?

Please complete form using ink.

(Wis. Stats. §§ 93.06, 100.20)

Name: (Mr. Mrs. Miss Ms.) _____
(circle one) (first) (middle) (last)

Phone: Home () _____ Work () _____ ext. _____ Cell () _____

Contact me between 8:00 A.M. and 4:00 P.M. at: (circle one) Home Work Cell Email: _____

Address: _____ Apt.# _____ PO Box: _____

City: _____ State: _____ Zip: _____ County: _____

Social Security Number: (optional) _____ Date of Birth: (MM/DD/YYYY) _____ Age: _____

Information about your complaint

2. ID Theft occurs when someone uses your name and/or other identifying information for their personal gain. Please check the types of ID theft you were a victim of: (check all that apply)

- Credit Cards or Debit Cards Phone or Utilities Government Documents or Benefits
 Checking or Savings Accounts Securities or Other Investments Other: _____
 Loans Internet or E-mail

3. Did suspect use the internet to open the account or purchase the goods or services: (circle one) No Yes Unknown

4. Were your accounts taken over to fraudulently obtain goods or services: (circle one) No Yes Unknown

5. Was your personal information used to obtain new accounts or services in your name: (circle one) No Yes Unknown

Details of the Identity Theft

6. When did you notice that you might be a victim of identity theft? (MM/DD/YY) _____

7. When did identity theft first occur? (i.e., when was first account opened?) (MM/DD/YY) _____

8. How many accounts were opened or accessed? (credit cards, loans, bank accounts, cellular phone accounts, etc.) _____

9. How much money, if any, have you had to pay as a result of the theft? \$ _____

10. How much money, if any, did the identity thief obtain from companies in your name? \$ _____

11. How much loss, if any, have you recovered prior to filing your complaint? \$ _____

12. What other problems, if any, have you experienced as a result of the identity theft? (check all that apply)

- No other harm suffered
 Civil suit filed or judgment entered against you
 Criminal investigation, arrest or conviction
 Denied credit or other financial services
 Denied employment or loss of job
 Harassed by debt collector or creditor
 Time lost to resolve problems: (specify amount) _____
 Reputation harm
 Other: _____

13. How did the thief obtain your personal information?

- Data Breach Family member Mail Theft Lost wallet/purse Internet or E-mail
 Robbery Phishing Unknown Other: _____

14. The Identity Thief

Please provide any information you may have about the identity thief, including his or her name, and any addresses or phone numbers the identity thief may have used.

Name: (Mr. Mrs. Miss Ms.) _____
(circle one) (first) (middle) (last)

Phone Number: () _____ (circle type, if known) Home Work Cell

Address: _____ Apt.# _____ PO Box: _____

City: _____ State: _____ Zip: _____ County: _____

E-mail Address: _____ Relationship to the identity thief: _____

15. Contacts

Please indicate which of the following steps, if any, you have already taken to deal with the identity theft.

For which of the following credit bureaus, have you: *(check all that apply)*

	Equifax	Experian	Trans Union	Other	None
Called to report the fraud?					
Put a "fraud alert" or "freeze" on your report?					
Ordered your credit report?					
Problem with Credit Bureau?					

Have you filed this complaint with another agency? *(circle one)* No Yes Agency name: _____

What happened? _____

Have you contacted the police? *(circle one)* No Yes

If yes, please provide the following information: Date: *(MM/DD/YYYY)* _____ Time: _____

Police department name: _____ Name of Investigating Officer: _____

Address: _____

City: _____ State: _____ Zip: _____ County: _____

Phone Number: () _____ Police Report Number: *(if know)* _____

16. Problems with businesses

Do you have any problems with the businesses, credit bureaus, or organizations you are dealing with concerning your identity theft problems? If so, identify each business, credit bureau, or organization, provide its location and/or telephone number, if you have it, and tell us briefly what the problem is. NOTE: if you checked the problem box for any of the three credit bureaus in the section above, please include those credit bureaus here.

COMPANY 1

Name of business: _____

Address: _____ Ste.# _____ PO Box: _____

City: _____ State: _____ Zip: _____ County: _____

Phone: () _____ Name of person you talked to: _____ Title: _____

Did you contact the business about your complaint? (circle one) No Yes If yes, date? _____

What happened? _____

Have you sent written notifications to this business? (circle one) No Yes If yes, date? _____

What happened? _____

COMPANY 2

Name of business: _____

Address: _____ Ste.# _____ PO Box: _____

City: _____ State: _____ Zip: _____ County: _____

Phone: () _____ Name of person you talked to: _____ Title: _____

Did you contact the business about your complaint? (circle one) No Yes If yes, date? _____

What happened? _____

Have you sent written notifications to this business? (circle one) No Yes If yes, date? _____

What happened? _____

COMPANY 3

Name of business: _____

Address: _____ Ste.# _____ PO Box: _____

City: _____ State: _____ Zip: _____ County: _____

Phone: () _____ Name of person you talked to: _____ Title: _____

Did you contact the business about your complaint? (circle one) No Yes If yes, date? _____

What happened? _____

Have you sent written notifications to this business? (circle one) No Yes If yes, date? _____

What happened? _____

COMPANY 4

Name of business: _____

Address: _____ Ste.# _____ PO Box: _____

City: _____ State: _____ Zip: _____ County: _____

Phone: () _____ Name of person you talked to: _____ Title: _____

Did you contact the business about your complaint? (circle one) No Yes If yes, date? _____

What happened? _____

Have you sent written notifications to this business? (circle one) No Yes If yes, date? _____

What happened? _____

17. Describe your complaint in detail

Please give us information about the identity theft, including, but not limited to, how the theft occurred, who may be responsible for the theft, and what actions you have taken since the theft. Please include a list of companies where fraudulent accounts were established or your current accounts were affected. Please attach additional pages as needed.

18. How do you feel your complaint should be resolved? (please be specific)

This complaint and the information you provide will be used in efforts to investigate identity thieves and to resolve any problems you may have resulting from identity theft. The information you provide may be shared with other entities or governmental agencies as needed for these purposes. Under Wisconsin's Open Records Law, this complaint will be available for public review upon request, after this department's action is completed. The department will maintain the confidentiality of your personally identifiable information to the fullest extent permitted by law.

The above information is true and accurate to the best of my knowledge.

Your signature: _____ Date: _____

Return this form with any documentation that supports your complaint to our office located at:



Bureau of Consumer Protection
2811 Agriculture Drive
PO Box 8911
Madison WI 53708-8911

EMAIL:
DATCPWisconsinPrivacy@wi.gov

WEBSITE: datcp.wi.gov
(800) 422-7128
FAX: (608) 224-4677
TTY: (608) 224-5058

Non-Consent Form

This form must be notarized.

Print Complainant's Name:

(first) (middle initial) (last)

Complainant's Gender:

Male Female

Complainant's Date of Birth:

Complainant's Address:

Complainant's Telephone:

I, the above-listed complainant, did not give consent for anyone to use personal identifying information or documents belonging, assigned, or otherwise associated with me, or any person under my legal guardianship:

1. to obtain credit, money, goods, services, employment, or any other thing of value or benefit;
2. to avoid civil or criminal process or penalty;
3. to harm my or any person under my legal guardianship's reputation, property, person, or estate.

(Complainant's signature)

Notary Information Below:

This _____ day of _____, _____
My commission expires _____

Authorization for Release of Information

I authorize and direct you to release any and all records in your possession that contain information related to my identity, as requested by the Bureau of Consumer Protection. Copies of records shall be sent to the Wisconsin Bureau of Consumer Protection, PO Box 8911, Madison, Wisconsin 53708-8911.

The Wisconsin Bureau of Consumer Protection and other cooperating law enforcement agencies will use this information to investigate my complaint of Identity Theft.

I understand that, as a victim of Identity Theft, I am entitled to obtain copies of records that contain information related to the fraudulent use of my identity and to direct that copies of these records be sent to any federal, state, or local law enforcement agency I specify, in accordance with the federal Fair Credit Reporting Act (FCRA, 15 U.S.C. 1681 et seq.).

A copy of this authorization shall be as valid as the original. This authorization shall be valid for a period of one year from the date it is signed.

Signed:

Dated:

Print Name:

Print Address:

What is Personal Information?

Any combination of the following information can be enough for identity theft to occur:

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

The basics of safeguarding your information

Guard your social security number

Do not carry your Social Security card with you and do not ever use your social security number as a PIN or password. Limit the number of identification cards you carry.

Shred, shred, shred

Shred bills, bank statements, receipts, medical billings, credit card offers, and any other items that contain personal or financial information.

Protect your mail

If you are going to be out of town have the post office hold your mail. Place outgoing mail in an official mailbox not your own.

Never give out your personal information

Legitimate companies or agencies do not call or email asking for personal information. Never give out personal information unless you initiated the contact.

Sign up for the Do Not Call Registry

Register your home and mobile residential numbers on the Wisconsin Do Not Call Registry at no cost by visiting www.donotcall.gov or by calling 1-888-382-1222; you must call from the phone number you wish to register.

Keep a list of all financial accounts

Keep a list of all credit card and bank account numbers, phone numbers, and expiration dates. This information as well as other sensitive documents should be kept in a safe place, such as a safe.

Stop pre-approved credit card offers

Stop pre-approved credit card offers by calling 1-888-567-8688 or visiting the Opt Out website at 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 inaccuracies. If there are, report them right away.

Pay attention to internet security

Make certain you have a firewall and updated virus and spyware protection on your computer. Check your browser security settings to make certain that they are not too low.

Use two-factor authentication if offered

Two-factor authentication is an added layer of security that combines something you have, a physical token such as a card or a code, with something you know, something memorized such as a personal identification number (PIN) or password.

Check your credit report regularly

Obtain your credit report FREE from each of the three major credit reporting agencies each year. You can get your free credit report from Equifax, Experian, and TransUnion by calling 1-877-322-8228 or online at www.annualcreditreport.com.

What to do if it happens to you

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. In addition, you may want to ask your bank if you can place a password on your accounts.

Contact your creditors

If an identity thief has opened a new account or credit card in your name contact the creditor to close the account and explain what happened as soon as possible.

Report the theft to the police

File a police report with your local police department even if the theft might have occurred at some other place. Be sure to obtain a copy of the report for yourself. It can be a vital tool to working through recovering from the identity theft.

Put a Fraud Alert on your credit report

A fraud alert is a notation that requires a business to take extra reasonable steps to verify a person's identity before issuing a line of credit or offering services. The fraud alert will be active for one year and can be renewed. You only need to contact one of the three agencies below and they will notify the other two on your behalf.

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 by contacting each of the three credit reporting agencies directly.

Experian

PO Box 9554
Allen, TX 75013
1-888-397-3742

www.experian.com

TransUnion

PO Box 2000
Chester, PA 19016
1-888-909-8872

www.transunion.com/credit-freeze

Equifax Information Services LLC

PO Box 105788
Atlanta, GA 30348-5069
1-800-685-1111
1-888-298-0045

www.equifax.com

File an identity theft complaint with the Bureau of Consumer Protection

We can help with the steps needed to resolve problems caused by identity theft. File an identity theft complaint by calling and requesting a complaint form at 1-800-422-7128 or obtain one online at www.datcp.wi.gov.

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

WI Department of Transportation
PO Box 7995
Madison, WI 53707
(608) 264-7447
dot.wisconsin.gov

Consider enrolling in the 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

Ask the DMV to place a notation on your driving record so that DMV and law enforcement will require additional identification documents when you conduct business with them.

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 <https://postalinspectors.uspis.gov>.

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 is fraudulent. Ask for the **steps if you are accused of a crime committed in your name**.

Contact the arresting or citing law enforcement agency to inform them of the situation. You may be required to file a petition with the court to request and prove your innocence. Once law enforcement or a judge conclude that you were not the person who committed the crime, you will be given a Certificate of Clearance that you will need to keep with you at all times.

In some cases, criminal identify theft may best be handled by contacting a private attorney to assist with working through the legal process. The

Statewide Lawyer Referral Services Hotline can help you find affordable representation in your area. They can be reached at 1-800-362-9082.

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

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

Email: DATCPWisconsinPrivacy@wi.gov

Website: datcp.wi.gov

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

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Bureau of Consumer Protection

Identity Theft

Consumer Tips

