

If You Are a Victim of Fraudulent Tax Returns

The Bureau of Consumer Protection wants to assist victims of taxpayer identity theft by providing resources, tools, and education to recover from this crime. We suggest victims of fraudulent tax returns do the following:

Check and monitor your credit report.

Contact the Internal Revenue Service

If your federal income tax return has been denied, call the Internal Revenue Service (IRS) directly. The IRS has established a toll-free hotline specifically for victims of identity theft. You can reach the IRS Identity Protection Unit at (800) 908-4490. Complete the IRS Form 14039, "Identity Theft Affidavit." Mail the completed form and a photocopy of at least one form of identification (for example: a passport, driver license, social security card, or other valid US federal or state government issued identification) to the IRS using the address listed on the back of the form.

You will have to submit your federal tax return by mail. You can print off the forms you need from the IRS website: www.irs.gov/individuals. Mail your tax paperwork to the address listed on the forms.

If you need help resolving a problem with the IRS or believe an IRS system is not working as it should, contact the IRS Taxpayer Advocate Service. The Taxpayer Advocate Service is an independent organization within the IRS that helps taxpayers in resolving issues with the IRS. They can be reached at (877) 777-4778.

Contact the Wisconsin Department of Revenue

If your state income tax return has been denied, call the Wisconsin Department of Revenue (WDOR). If you are the victim of federal income tax fraud and are not sure if your state income tax return has been compromised, call the WDOR to make sure that no one has fraudulently filed your state tax return. You can reach the WDOR at (608) 266-2772. You will have to submit



your state return by mail. You can print off the forms you need from the WDOR website at: www.revenue.wi.gov.

File a police report

Let your local police department know you are the victim of identity theft even if the theft might have occurred at some other place. Request a copy of the police report for your own records and keep it in a safe place.

Place a fraud alert on your credit report

Immediately call one of the three major credit reporting companies listed below to put a fraud alert on your credit report. It can help prevent identity thieves from getting credit or opening new bank accounts in your name. The alert will be active for one year and can be renewed as often as you like.

Experian (888) 397-3742 www.experian.com

Equifax Info. Services LLC (800) 685-1111 www.equifax.com TransUnion (888) 909-8872 www.transunion.com

Check and monitor your credit report

Obtain your credit report free from each of the three major credit reporting companies 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 companies 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 a complaint with the Bureau of 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. 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.

Apply for an Identity Protection PIN at IRS.gov and Tap.revenue.wi.gov

An Identity Protection PIN (IP PIN) is a six-digit number that prevents someone else from filing a tax return using your Social Security number or Individual Taxpayer Identification Number. The IP PIN is known only to you and the IRS and/or WI DOR. It helps us verify your identity when you file your electronic or paper tax return.

If you find fraudulent charges or accounts in your name, contact the Bureau of Consumer Protection

If you should discover additional fraud, such as fraudulent charges on your financial accounts or fraudulent information on your credit report, our office can assist you. Complete the following forms:

- Bureau of Consumer Protection Identity Theft Complaint Form
- 2. Non-Consent Form (must be notarized)
- 3. Release of Information Authorization Form
- 4. Copy of your identity theft police report

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

IDTheftTaxFraudFactsSheet655 (rev 10/23)

Form **14039** (December 2020)

Department of the Treasury - Internal Revenue Service

Identity Theft Affidavit

OMB Number 1545-2139

Complete this form if you need the IRS to mark an account to identify questionable activity.

Complete tille form il yearlood tile il te t	o mant an account to lacitally queetienable	aouvity.		
Section A - Check the following boxes	in this section that apply to the specifi	c situation y	ou are reporting	(Required for all filers)
1. I am submitting this Form 14039	for myself			
 Please provide 'Notice' or 'Lette 	response to a 'Notice' or 'Letter' received fer' number(s) on the <u>line to the right</u> B and see special mailing and faxing instr		everse side of this t	form.
3. I am submitting this Form 14039Please complete Section E on	on behalf of my 'dependent child or depen reverse side of this form.	dent relative		
4. I am submitting this Form 14039Please complete Section E on	on behalf of another person (other than m	y dependent	child or dependent	t relative)
Section B – Reason For Filing This Fo	rm (Required)			
	hat apply to the person listed in Section C ne same affected tax year(s), there's no ne			
1. Someone used my information	to file taxes, including being incorrectl	y claimed a	s a dependent	
2. I don't know if someone used r	my information to file taxes, but I'm a vi	ctim of iden	tity theft	
Section C – Name and Contact Information	ation of Identity Theft Victim (Required) First name uite number and street, or P.O. Box) If decease	Middle initial	Taxpayer Identific	ation Number it Social Security Number)
Current maining address (apartment of st	alle humber and street, or F.O. box) ii deceasi	eu, piease pi	Ovide last kilowii a	uuless
Current city			State	ZIP code
	heft (If not known, enter 'Unknown' in one box	·	return	ast year you filed a
Address used on last filed tax return (If different than 'Current') Names use	d on last file	ed tax return (If diff	erent than 'Current')
City (on last tax return filed)	•		State	ZIP code -
Telephone number with area code (Op	tional) If deceased, please indicate 'Decea	ased'	Best time(s) to	o call
Home telephone number	Cell phone number			
Language in which you would like to b		Spanish		
Section D – Penalty of Perjury Statemo				
complete, and made in good faith.	o the best of my knowledge and belief, the	information	entered on this For	m 14039 is true, correct,
Signature of taxpayer, or representative	ve, conservator, parent or guardian			Date signed

Section E – Representative, Conservator, Parent or Guardian Info	prmation (Required if completing Form 14039 on someone else's behalf)
Check only ONE of the following five boxes next to the reason you are	submitting this form
 1. The taxpayer is deceased and I am the surviving spouse No attachments are required, including death certificate. 	
$\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ $	
 Attach a copy of the court certificate showing your appointment 	
3. The taxpayer is deceased and a court-appointed or certified	
 Attach copy of death certificate or formal notification from a g Indicate your relationship to decedent:	government office informing next of kin of the decedent's death.
	appointed conservator <u>or</u> have Power of Attorney/Declaration
of Representative authorization per IRS Form 2848	appointed conservator of naver of Attentes/Decidation
 Attach a <u>copy</u> of documentation showing your appointment 	
If you have an IRS issued Centralized Authorization File (CAF) number, enter the nine-digit number:
5. The person is my dependent child or my dependent relative	ve
	you are an authorized representative, as parent, guardian or legal
guardian, to file a legal document on the dependent's behalf.	Fiduciary Polationship per IDS Form F6
• Indicate your relationship to person: Parent/Legal Gu Power of Attorne	
Representative's name	Lacini e se i
Last name First name	
Representative's current mailing address (City, town or post office, state,	and ZIP code)
Representative's telephone number	
representative s telephone number	
Instructions for Submitting this Form	
Submit this completed and signed form to the IRS via Mail or FAX to s In Section C of this form, be sure to include the Social Security Numb	
Help us avoid delays:	
Choose one method of submitting this form either by Mail or by F.	
 Please provide clear and readable photocopies of any additional i Note that 'tax returns' may not be submitted to either the mailing a 	
· · · · · · · · · · · · · · · · · · ·	
Submitting by Mail	Submitting by FAX
 If you checked Box 1 in Section B in response to a notice or letter received from the IRS, return this form and if possible, a copy of the notice or letter to the address contained in the notice or letter. 	 If you checked Box 1 in Section B of Form 14039 and are submitting this form in response to a notice or letter received from the IRS. If it provides a FAX number, you should send there.
If you checked Box 1 in Section B of Form 14039, are unable	If no FAX number is shown on the notice or letter, please follow
to file your tax return electronically because the primary and/	the mailing instructions on the notice or letter.
or secondary SSN was misused, attach this Form 14039 to the	Include a cover sheet marked 'Confidential'.
back of your paper tax return and submit to the IRS location where you normally file your tax return.	• If you checked Box 2 in Section B of Form 14039 (no current tax-related issue), FAX this form toll-free to:
• If you've already filed your paper return, please submit this Form 14039 to the IRS location where you normally file. Refer to	855-807-5720
the 'Where Do You File' section of your return instructions or visit IRS.gov and input the search term 'Where to File'.	
If you checked Box 2 in Section B of Form 14039 (no current tax-related issue), mail this form to:	
Department of the Treasury Internal Revenue Service Fresno, CA 93888-0025	

Privacy Act and Paperwork Reduction Notice

Our legal authority to request the information is 26 U.S.C. 6001. The primary purpose of the form is to provide a method of reporting identity theft issues to the IRS so that the IRS may document situations where individuals are or may be victims of identity theft. Additional purposes include the use in the determination of proper tax liability and to relieve taxpayer burden. The information in so provided by 26 U.S.C. 6103. Providing the information in the may be more difficult to assist you in resolving your identity theft issue. If you are a potential victim of identity that and do not provide the radius and an outprovide the required and on our provide the required substantiation information, we may not be able to place a marker on your account to assist with future protection. If you are a victim of identity theft and do not provide the required information, it may be difficult for IRS to determine your correct tax liability. If you intentionally provide false information, you may be subject to criminal penalties. You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103. Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information if If you have comments concerning the accuracy of these time estimates or suggestions for making this form simpler, we would be happy to hear from you. You can write to the Internal Revenue Serv

Catalog Number 52525A www.irs.gov Form **14039** (Rev. 12-2020)



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 comp	lete form using ink.		(Wis. Stats. §§ 93.06, 100.20)
Name: (Mr. Mrs. Miss Ms.)	(first)	(middle)	(last)	
		ext	` ,	
Contact me between 8:00 A.M. and 4:00				
Address:		Apt.#	PO Bo	DX:
City:			County:	
Information about your complaint				
 ID Theft occurs when someone uses y of ID theft you were a victim of: (check	all that apply)		their personal gain. Plant personal gain. Plant personal gain.	
Checking or Savings Accounts Loans	Internet or E-mail	investmentsOther		
3. Did suspect use the internet to open to	the account or purchase	the goods or services: (circle	one) No Yes Unkno	own
4. Were your accounts taken over to fra	-	_		
5. Was your personal information used				known
Details of the Identity Theft			·	
6. When did you notice that you might b	e a victim of identity the	eft? (MM/DD/YY)		
7. When did identity theft first occur? (i.	e., when was first account ope	ened?) (MM/DD/YY)		
8. How many accounts were opened or	accessed? (credit cards, loan	ns, bank accounts, cellular phone ac	ccounts, etc.)	
9. How much money, if any, have you ha	ad to pay as a result of th	ne theft? \$		
10. How much money, if any, did the ide	ntity thief obtain from co	ompanies in your name? \$		
11. How much loss, if any, have you reco	vered prior to filing you	r complaint? \$		
12. What other problems, if any, have yo No other harm suffered	u experienced as a resul	It of the identity theft? (check	k all that apply)	
Civil suit filed or judgment enter	ed against you			
Criminal investigation, arrest or	conviction			
Denied credit or other financial	services			
Denied employment or loss of jo	b			
Harassed by debt collector or cre	editor			
Time lost to resolve problems: (s	pecify amount)			
Reputation harm				
Other:				

13. How did the thief obtain your personal information	tion?				
	Mail Theft Unknown		t/purse		
14. The Identity Thief					
Please provide any information you may have about the identity thief may have used.	the identity thief,	including his or he	er name, and any	addresses or ph	one numbers
Name: (Mr. Mrs. Miss Ms.)		(middle)		(last)	
Phone Number: ()	(circle type, if k	nown) Home V	Vork Cell		
Address:		Ар	t.#	PO Box:	
City:	State:	Zip:	Count	y:	
E-mail Address:	Relations	ship to the identity	thief:		
15. Contacts					
Please indicate which of the following steps, if any,	you have already to	aken to deal with t	he identity theft.		
For which of the following credit reporting agencies,	, have you: (check a	ll that apply)			
0.11.11.11.11.11	Equifax	Experian	Trans Union	Other	None
Called to report the frau Put a "fraud alert" or "freeze" on your repo					
Ordered your credit repor					
Problem with Credit reporting agencie	es?				
Have you filed this complaint with another agency?	(circle one) No Yes	Agency name:			
What happened?					
Have you contacted the police? (circle one) No Yo	es				
If yes, please provide the following information: Da	ate: (MM/DD/YYYY) _			Time:	
Police department name:	Name	of Investigating C	Officer:		
Address:					
City:	State:	Zip:	Count	y:	
Phone Number: ()	Police Re	port Number: (if k	now)		
16. Problems with businesses					
Do you have any problems with the businesses, credit theft problems? If so, identify each business, credit you have it, and tell us briefly what the problem is. section above, please include those credit bureaus h	reporting agencies NOTE: if you check	, or organization,	provide its location	n and/or teleph	none number, if
COMPANY 1					
Name of business:					
Address:		Ste.#		PO Box:	
City:		Zip:	Count	y:	
Phone: () you talke	•		Title:		

Did you contact the business about your compla	int? (circle one)	No	Yes	If yes, date?_		
What happened?						
Have you sent written notifications to this busin	ess? (circle one)	No	Yes	If yes, date? _		
What happened?						
COMPANY 2						
Name of business:						
Address:				Ste.#	PO Box:	
City:	State:		Zip:		County:	
Phone: () you to	e of person talked to:			Ti	tle:	
Did you contact the business about your compla	int? (circle one)	No	Yes	If yes, date?_		
What happened?						
Have you sent written notifications to this busin	ess? (circle one)	No	Yes	If yes, date? _		
What happened?						
COMPANY 3						
Name of business:						
Address:						
•						
City:						
City:Nam	State: e of person		_ Zip:		County:	
City: Nam Phone: () you t	State: e of person alked to:		_ Zip:	Ti	_ County:	
City: Nam Phone: () you to to to you contact the business about your complaints.	State: e of person talked to: int? (circle one)	No	_ Zip:	Ti	County:	
City: Nam Phone: () you t Did you contact the business about your compla What happened?	State: e of person talked to: int? (circle one)	No	Zip: Yes	Ti	_ County:tle:	
City: Nam Phone: () you to Did you contact the business about your compla What happened? Have you sent written notifications to this busin	State: e of person calked to: int? (circle one) ess? (circle one)	No No	Yes	If yes, date? _	_ County:	
City: Nam Phone: () you to the property of t	State: e of person calked to: int? (circle one) ess? (circle one)	No No	Yes	If yes, date? _	_ County:tle:	
City:Nam Phone: () you to the property of	State: e of person talked to: int? (circle one) ess? (circle one)	No No	Yes Yes	If yes, date? _	_ County:tle:	
City:	State: e of person calked to: int? (circle one) ess? (circle one)	No No	Yes Yes	If yes, date? _ If yes, date? _	_ County:	
City:Nam Phone: ()you to the property of	State: e of person calked to: int? (circle one) ess? (circle one)	No No	Yes Yes	If yes, date? _ If yes, date? _ Ste.#	_ County: tle: PO Box:	
City:Nam Phone: ()you to the property of	State: e of person calked to: int? (circle one) ess? (circle one)	No No	Yes Yes	If yes, date? _ If yes, date? _ Ste.#	_ County: tle: PO Box:	
City:Nam Phone: ()you to the property of	State: e of person talked to: int? (circle one) ess? (circle one) State: e of person	No No	Yes Yes Zip:	If yes, date? _ If yes, date? _ Ste.#	PO Box:	
City:	State: e of person talked to: int? (circle one) ess? (circle one) State: e of person talked to:	No No	Yes Yes Zip:	If yes, date? _ If yes, date? _ Ste.# Ti	PO Box:	
City:	State: e of person talked to: int? (circle one) ess? (circle one) State: e of person talked to: int? (circle one)	No No	Yes Yes Zip:	If yes, date? _ If yes, date? _ Ste.# Ti	PO Box: County:	
City:	State: e of person calked to: int? (circle one) ess? (circle one) State: e of person calked to: int? (circle one)	No No	Yes Yes Zip:	If yes, date? _ If yes, date? _ Ste.# Ti If yes, date? _	PO Box: County:	

17. Describe your complaint in detail		
Please give us information about the identity the theft, and what actions you have taken sine established or your current accounts were affer	nce the theft. Please include a list of companie	es where fraudulent accounts were
18. How do you feel your complaint should b	e resolved? (please be specific)	
By filing this complaint, I hereby give the busir personal information, with the Bureau of Consany and all matters connected with this compleroblem and will typically be shared with the Wisconsin's Open Records Law, Wis. Stat. § 19 maintain the confidentiality of personally iden	sumer Protection at the Department of Agricu laint. This complaint and the information prov party complained against. It may also be used .31, this complaint will be available for public	Iture, Trade and Consumer Protection about vided will be used in efforts to resolve the to enforce applicable state laws. Under review upon request. The department will
The above information is true and accurate to	the best of my knowledge.	
Your signature:		Date:
-	documentation that supports your complain	
·		t to our office focated at.
Bureau of Consumer Protection 2811 Agriculture Drive	EMAIL: DATCPWisconsinPrivacy@wi.gov	(800) 422-7128

PO Box 8911 Madison WI 53708-8911

WEBSITE: datcp.wi.gov

FAX: (608) 224-4677

TTY: (608) 224-5058

I:\dtcp\common\Fact Sheets\IDTheftComplaint601 (09/21)

Non-Consent Form

This form must be notarized.

Print Complainant's Name:				
	(first)		(middle initial)	(last)
Complainant's Gender:	☐ Male	Female		
Complainant's Address:				
Complainant's Telephone:				
, the above-listed complainant, did pelonging, assigned, or otherwise as	-	•		
1. to obtain credit, money, goods	, services, empl	oyment, or any	other thing of value or be	enefit;
2. to avoid civil or criminal proces	s or penalty;			
3. to harm my or any person unde	er my legal guai	dianship's reput	ation, property, person,	or estate.
(Complainant's signature)				
Notary Information Below:				
This day of	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:	



Free Credit Reports

A credit report contains information on where you live, how you pay your bills, and whether you have been sued, arrested, or filed for bankruptcy. Nationwide credit reporting agencies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home. The three nationwide credit reporting agencies are Equifax, Experian, and TransUnion.

Most frequently asked questions and the answers about free credit reports:

Q: How do I order my free reports?

A: There are three authorized ways to order – online at www.annualcreditreport.com, by calling (877) 322-8228, or by completing the Annual Credit Report Request Form (forms can be printed from www.ftc.gov/credit).

You may also order your reports from one, two or all three nationwide consumer reporting agencies at the same time. The law allows you to order one free copy from each of the nationwide consumer reporting agencies every week for free.

A warning about other websites – Only one website is authorized to fill orders for the free annual credit report you are entitled to under the law –

www.annualcreditreport.com. Other websites that claim that they offer "free credit reports," "free credit scores," or "free credit monitoring" are not part of the legally mandated free annual credit report program. In some cases, the "free" product comes with strings attached. For example, some sites sign you up for a "free" service that converts to one you have to pay for after a trial period. If you do not cancel during the trial period, you may be agreeing to let the company start charging fees to your credit card.

Some of these websites use terms like "free report" in their names; others have addresses that purposely misspell www.annualcreditreport.com in hope that you mistype the name of the official site; still others



advertise so that they appear first in search engines when a person searches for the official site. Some of these sites direct you to other sites that try to sell you something or collect your personal information.

The nationwide consumer reporting agencies and www.annualcreditreport.com and will not send you an email asking for your personal information. If you get an email, see a pop-up, or get a phone call from someone claiming to be from www.annualcreditreport.com or any of the three nationwide credit reporting agencies, do not reply or click on any link in the message. It is probably a scam.

Q: What information do I have to provide to get my free report?

A: You will need to provide your name, address, Social Security number, and date of birth. If you have moved in the last two years, you may have to provide your previous address. To maintain the security of your file, each nationwide consumer reporting agency may ask you for information that only you would know, like the amount of your monthly mortgage payment. Each agency may ask you different questions because the information each has in your file may come from different sources. Requests for further information will be made by mail and not by email or telephone.

If you get an email or see a pop-up ad claiming it is from www.annualcreditreport.com or any of the three

nationwide consumer reporting agencies, do not reply or click on any link in the message — it is probably a scam. Forward any email that claims to be from www.annualcreditreport.com or any of three consumer reporting agencies to the FTC's database of deceptive spam at spam@uce.gov.

Q: Why would I want to get a copy of my credit report?

A: To make sure the information is accurate, complete, and up-to-date. Because the information it contains may affect your applications and/or costs for loans, credit, insurance, employment, or renting a home.

Identity theft is when someone uses your personal information like your name, Social Security number, or your credit card number to commit fraud. Identity thieves may use your information to open a new credit card account in your name. When they do not pay the bills, the delinquent account is reported on your credit report. Inaccurate information like that could affect your ability to get credit, insurance, or even a job.

Q: How long does it take to get my report after I order it?

A: You should be able to access online requests immediately. When ordered by calling toll-free (877) 322-8228, your report will be mailed within 15 days. When mailing in the Annual Credit Report Request Form, your report will be mailed to you within 15 days of receipt.

It may take longer to receive your report if the nationwide consumer reporting agency requests more information to verify your identity before processing.

There may be times when the nationwide consumer reporting agencies receive an extraordinary volume of requests. If that happens, you may be asked to resubmit your request or be told that your report will be mailed sometime after 15 days from your request. The nationwide consumer reporting agencies will inform you when delays occur.

Q: Are there any other situations where I might be eligible for a free report?

A: Under federal law, you are entitled to a free report if a company takes adverse action against you, such as denying your application for credit, insurance, or employment, and you ask for your report within 60 days of receiving notice of the action. The notice will give you

the name, address, and phone number of the consumer reporting agency. You are also entitled to one free report a year if you are unemployed and plan to look for a job within 60 days; if you are on welfare; or if your report is inaccurate because of fraud, including identity theft.

Q: Can I purchase additional credit report copies?

A: Yes, by contacting each reporting agency:

Equifax Information Services LLC 1-800-685-1111 www.equifax.com

Experian

1-888-397-3742 www.experian.com

TransUnion 1-888-909-8872 www.transunion.com

Q: Should I order a report from each of the three nationwide consumer reporting agencies?

A: It is up to you. Because nationwide consumer reporting agencies get their information from different sources, the information in your report from one agency may not reflect all, or the same, information in your reports from the other two agencies. That is not to say that the information in any of your reports is necessarily inaccurate; it just may be different.

Q: Should I order my reports from all three of the nationwide consumer reporting agencies at the same time?

A: You may order one, two, or all three reports at the same time, or you may stagger your requests. It is your choice. Some financial advisors say staggering your requests during a 12-month period may be a good way to keep an eye on the accuracy and completeness of the information in your reports.

Q: What if I find errors — either inaccuracies or incomplete information — in my credit report?

A: Under the Fair Credit Reporting Act, both the consumer reporting agency and the information provider (that is, the person, company, or organization that provides information about you to a consumer reporting agency) are responsible for correcting inaccurate or incomplete information in your report. To take advantage of all your rights under this law, contact the consumer reporting agency and the information provider.

 Tell the consumer reporting agency, in writing, what information you think is inaccurate.

Consumer reporting agencies must investigate the items in question — usually within 30 days — unless they consider your dispute frivolous. They also must forward all the relevant data you provide about the inaccuracy to the organization that provided the information. After the information provider receives notice of a dispute from the consumer reporting agency, it must investigate, review the relevant information, and report the results back to the consumer reporting agency. If the information provider finds the disputed information is inaccurate, it must notify all three nationwide consumer reporting agencies so they can correct the information in your file.

When the investigation is complete, the consumer reporting agency must give you the written results and a free copy of your report if the dispute results in a change. (This free report does not count as your annual free report.) If an item is changed or deleted, the consumer reporting agency cannot put the disputed information back in your file unless the information provider verifies that it is accurate and complete. The consumer reporting agency also must send you written notice that includes the name, address, and phone number of the information provider.

2. Tell the creditor or other information provider in writing that you dispute an item. Many providers specify an address for disputes. If the provider reports the item to a consumer reporting agency, it must include a notice of your dispute. And if you are correct – that is, if the information is found to

be inaccurate – the information provider may not report it again.

Q: What can I do if the consumer reporting agency or information provider will not correct the information I dispute?

A: If an investigation does not resolve your dispute with the consumer reporting agency, you can ask that a statement of the dispute be included in your file and in future reports. You also can ask the consumer reporting agency to provide your statement to anyone who received a copy of your report in the recent past. You can expect to pay a fee for this service.

If you tell the information provider that you dispute an item, a notice of your dispute must be included any time the information provider reports the item to a consumer reporting agency.

Q: How long can a consumer reporting agency report negative information?

A: A consumer reporting agency can report most accurate negative information for seven years and bankruptcy information for ten years. There is no time limit on reporting information about criminal convictions; information reported in response to your application for a job that pays more than \$75,000 a year; and information reported because you have applied for more than \$150,000 worth of credit or life insurance. Information about a lawsuit or an unpaid judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer.

Q: Who else can get a copy of my credit report?

A: The Fair Credit Reporting Act specifies who can access your credit report. Creditors, insurers, employers, and other businesses that use the information in your report to evaluate your applications for credit, insurance, employment, or renting a home are among those that have a legal right to access your report.

Q: Can my employer get my credit report?

A: An employer can get a copy of your credit report only if you agree. A consumer reporting agency cannot provide information about you to your employer, or to a prospective employer, without your written consent.

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

Federal Trade Commission Bureau of Consumer Protection Consumer Response Center 600 Pennsylvania Avenue NW Washington DC 20580 www.ftc.gov (877) FTC-HELP / (877) 382-4357

Wisconsin Department of Agriculture, Trade and Consumer Protection Bureau of Consumer Protection 2811 Agriculture Drive, PO Box 8911 Madison, WI 53718-8911

Email: DATCPHotline@wi.gov

Website: datcp.wi.gov

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

Information taken from Federal Trade Commission website "Free Credit Reports" (http://www.consumer.ftc.gov/articles/0155-free-credit-reports)

CreditReportFree409 (rev 10/23)



Credit Report Security Freeze

A security freeze can help protect against identity theft by prohibiting the release of any information on the credit report without express authorization, except to those with whom you have an existing account or a collection agency acting on behalf of the existing account, for the purposes of reviewing or collecting the account. A security freeze is designed to prevent an extension of credit, such as a loan or a new credit card, from being approved without consent.

A security freeze can help protect against identity theft.

What do the credit reporting agencies charge?

Placing a	Temporary	Freeze
Freeze	Lift	Removal
FREE	FREE	FREE

Consumers can place a security freeze on their credit reports for free. Parents and legal guardians can also place a security freeze on the credit report of a child or other protected individual.

To place a security freeze contact each of the three credit reporting agencies directly.

Equifax Info. Services LLC

(888) 378-4329

https://www.equifax.com/personal/credit-report-services/credit-freeze/

Experian

(888) 397-3742

https://www.experian.com/freeze

TransUnion

(888) 909-8872

https://www.transunion.com/credit-freeze



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

Chexsystems

(800) 887-7652

https://www.chexsystems.com/security-alert-online

Confirmation of the security freeze will be sent to you within 5 business days of the freeze being placed. It will include a copy of your consumer's rights, and instructions for removing the security freeze or authorizing the release of your credit report for a specific period of time.

Removing or temporarily lifting the freeze from your credit report:

When you request a security freeze for your credit report, you will be informed of how to remove the security freeze, either temporarily or permanently. The process for removing the security freeze may vary between credit reporting companies. You will also be given information that is used by each credit reporting agency to verify your identity before lifting a security freeze. As the process for removing the security freeze may vary between credit reporting companies, please keep the information from each credit reporting agency in a safe place for use when needed. If lifting a security

freeze temporarily, be prepared to provide the length of time you would like to security freeze to be lifted.

What is the difference between a fraud alert and a freeze?

A fraud alert is a special message on a credit file that states the consumer is or may be a potential identity theft victim. It requires businesses to take extra reasonable steps to verify the identity of the applicant before issuing the line of credit or service. A fraud alert can also slow down your ability to get new credit. It should not stop you from using your existing credit cards or other accounts.

How long does it take for a security freeze to be in effect?

Credit reporting agencies must place the freeze no later than one day after receiving a request by phone or online. Agencies have three days to place the freeze after receiving a written request.

How long does it take for a security freeze to be lifted?

Credit reporting agencies must lift a freeze no later than one hour after receiving a request by phone or online. Agencies have three days to lift the freeze after receiving a written request.

Can I open new credit accounts if my files are frozen?

Yes. If you want to open a new credit account or get a new loan, you can lift the freeze on your credit file by using the method given to you by the credit reporting agency when you placed the security freeze. After you request a freeze, each of the credit reporting agencies will send instructions on how to lift the freeze. A lift period can be specified for a certain amount of time. You can lift the freeze by phone, online, or by mail using the PIN.

What will a creditor who requests my file see if it is frozen?

A creditor will see a message or a code indicating that the file is frozen.

Can a creditor get my credit score if my file is frozen?

No. A creditor who requests your file from one of the credit reporting agencies will only get a message or a code indicating that the file is frozen.

Can I order my own credit report if my file is frozen?

Yes.

Can anyone see my credit file if it is frozen?

When you have a security freeze on your credit file, certain entities still have access to it. Your report can still be released to your existing creditors or to collection agencies acting on their behalf. They can use it to review or collect on your account. Other creditors may also use your information to make offers of creditunless you opt out of receiving such offers. Government agencies may have access for collecting child support payments or taxes or for investigating Medicare fraud. Government agencies may also have access in response to a court or administrative order, a subpoena, or a search warrant.

Do I have to freeze my file with all three credit reporting agencies?

Yes. Different credit issuers may use different credit reporting agencies. If you want to stop your credit file from being viewed, you need to freeze it with Equifax, Experian, TransUnion, and ChexSystems.

Will a freeze lower my credit score?

Can an employer or landlord do a background check on me if I have a freeze on my credit file?

Yes, the security freeze does not apply to anyone using the information for employment, tenant, or background screening purposes.

Does freezing my file mean that I will not receive pre-approved credit offers?

No. You can stop pre-approved credit offers by calling 888-50PTOUT (888-567-8688). You can also do this online at www.optoutprescreen.com. This will stop

most of the offers that go through the credit reporting agencies. You have the option to opt-out for 5 years or permanently.

Can I request a temporary lift with only one credit reporting agency?

Yes. You can determine what credit reporting agency your new creditor uses and request a lift from that agency only. A lift period can be specified for a certain amount of time. This method will provide added protection, as the freeze will still be in place with the other credit reporting agencies.

Can I request a temporary lift for a potential creditor?

Yes. You can grant a creditor one-time access to your credit report. Determine what credit reporting agency your new creditor uses and request a single-use personal identification number (PIN) from that agency. Your creditor will be required to provide this PIN to the credit reporting agency to view your credit report. This method will provide added protection, as the creditor is the only one that will have access to your credit report.

Why when placing a freeze on my credit report would a credit reporting agency require me to photocopy my Social Security Card and/or Driver's License and fax or mail it to them?

The credit reporting agency is attempting to collect your information for the purpose of updating your credit report and authenticating your identity. Make sure all of your important documents, such as your Driver's License have been updated with the most current information.

Can I place a security freeze for a child or protected individual?

Yes, a parent or legal guardian may freeze the credit record of a child or protected individual. If your child already has a credit report in their name, one of three things has happened. You have applied for credit in their names and applications were approved. You have added them as authorized users or joint accounts holders on one or more of your accounts. Or, someone has fraudulently used their information to apply for credit and the child is already an identity theft victim.

If you suspect your child may be the victim of identity theft, first contact the credit reporting agencies directly and request they do a **manual search** using only the child's social security number. If a file is found, you will be able to obtain a copy to review it for inaccurate or fraudulent information. The credit reporting agencies may require the child's complete name, address, date of birth and a copy of their social security card or birth certificate. As a parent or legal guardian you may also be required to send proof of your identity, guardianship or Power of Attorney.

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: <u>DATCPHotline@wi.gov</u>

Website: datcp.wi.gov

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

IDTheftCreditReportFreeze632 (rev 10/23)

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 your 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 calling (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 (888) 567-8688 or visiting the Opt Out website at 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 companies each year. You can get your free credit report from Equifax, Experian, and TransUnion by calling (877) 322-8228 or online at 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 companies 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 companies directly.

Experian

(888) 397-3742

www.experian.com

TransUnion (888) 909-8872

www.transunion.com

Equifax Information Services LLC

(800) 685-1111

www.equifax.com

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

Chexsystems

(800) 887-7652

https://www.chexsystems.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 (800) 422-7128 or obtain one online at 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 Wisconsindot.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 (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.

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 (800) 362-9082.

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: <u>DATCPHotline@wi.gov</u>

Website: datcp.wi.gov

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

IDTheftConsumerTips636 (Rev 10/23)

Bureau of Consumer Protection

Identity Theft

Consumer Tips



