



Scammers Want Your Identity for the Holidays

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Contact: Caleb Kulich, Public Information Officer, (608) 621-1290,
caleb.kulich@wisconsin.gov

MADISON, Wis. – Identity thieves take full advantage of the holiday season by impersonating popular businesses and soliciting consumers' personal information for dishonest reasons. To protect themselves from identity theft during this holiday season and year-round, consumers need to keep their data and personal information secure while they shop and celebrate.

Consumers might encounter requests for their personal information in many forms, including:

- Holiday giveaways and sweepstakes
- Discount and rebate promotions
- Surveys, which might offer prizes for participating
- Rewards programs
- Online quizzes and games
- Product warranty/registration cards

Some legitimate companies use these offers to attract customers and gather information for advertising purposes. Unfortunately, so do scammers. They create fake websites and send fraudulent marketing messages through texts, emails, social media, and online ads in hopes of gathering personal information. It can be difficult to tell the difference between an honest offer and a convincing scam.

Scammers come up with creative and hard-to-notice ways to acquire consumers' information. If a consumer fills out a scam sweepstakes entry, unknowingly creates a fake account, or takes a fraudulent survey that collects their personally identifiable information, a scammer gains control of valuable private information such as the consumer's name, address, date of birth, household income, contact details, password, or even answers to potential security questions (like the name of a consumer's first school or favorite pet). Only a few pieces of personally identifiable information are needed for identity theft to occur.

Recovering from identity theft can take a long time and cost a lot of money, so the best protection is prevention. It is vital that consumers remain in control of their information and learn about the risks and contributing factors to identity theft. Consumers cannot control what happens to their personal information after they give it away, so they should practice caution when deciding whether to provide that information. Consumers should ask anyone who requests it why they need the information and what it will be used for, as well as if there are any alternative options that do not require the consumer to give out personal details. Providing personal data to legitimate organizations also carries some risk, as it is possible that data could later be exposed by a data breach. Personal information should be given out sparingly.

To protect against potential identity theft, consumers can place security freezes and fraud alerts on their credit for free by contacting the three major credit reporting agencies: Equifax, Experian, and TransUnion. Security freezes prevent new lines of credit from being opened in a consumer's name, and remain in place until lifted by the consumer. Fraud alerts require that creditors take extra measures to verify a consumer's identity before extending them credit.

For more information and consumer protection resources or to file a complaint, visit DATCP's Consumer Protection webpage at [ConsumerProtection.wi.gov](https://www.datcp.wisconsin.gov/consumer-protection) or contact the Consumer Protection Hotline at (800) 422-7128 or DATCPHotline@wisconsin.gov.

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