



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 use information from phone calls, emails, and complaints 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:

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.

Check your credit report often

Federal law requires each of the three major credit reporting companies 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 going online at www.annualcreditreport.com or by calling (877) 322-8228. 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.



Place a security freeze on your credit report

Immediately contact each the three major credit reporting agencies listed below and request a free security freeze. A security freeze will prohibit the release of any information on the credit report without express authorization. A security freeze is designed to prevent an extension of credit from being approved without consent, which makes it more difficult for identity thieves to open new accounts in your name.

Equifax Information Services LLC

(800) 685-1111

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

Experian Info Solutions Inc.

(888) 397-3742

<https://www.experian.com/freeze>

TransUnion LLC

(888) 909-8872

(888) 909-8872

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

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

Chexsystems

(800) 887-7652

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

Place a fraud alert on your credit report

Also ask one of the three major credit reporting agencies listed above 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 companies, 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.

File a complaint with the Bureau of Consumer Protection

The Bureau of Consumer Protection can assist you with recovering from identity theft fraud by sharing the complaint and proof of financial loss with the companies where the identity theft occurred. To start the complaint process, take these steps:

1. File a written complaint with Consumer Protection if the identity theft resulted in a financial loss or debt remaining in your name. You can get an identity theft complaint from any of the following ways:
 - Call: (800) 422-7128
 - Download a form at: datcp.wi.gov
 - E-mail the Bureau of Consumer Protection at: DATCPHotline@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: (800) 362-9082 or (608) 257-4666.

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.

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