Where To Get Help:

Credit Reporting Bureaus
Equifax (www.equifax.com):
  Report Fraud 800–525–6285
  Order Credit Report 800–685–1111
Experian (www.experian.com):
  Report Fraud 800–397–3742
  Order Credit Report (same)
TransUnion (www.tuc.com):
  Report Fraud 800–680–7289
  Order Credit Report 800–888–4213
Social Security Administration
  Report Fraud 800–269–0271
  Order benefits and Earnings Statement 800–772–1213
Federal Trade Commission (FTC)
  ID Theft Hotline 877–438–4338
  www.consumer.gov/idtheft
Americans For Consumer Education and Competition:
  www.acecusa.org/tips
The Privacy Counsel:
  www.privacy–council.com/links_optout.htm
National Check Fraud Center
  800–571–2143
  www.ckfraud.org/menu.html
Reporting Fraudulent Check Use:
  Check Rite 800–766–2748
  Chexsystems 800–428–9623
  www.chexhelp.com
  CrossCheck 707–586–0551
  www–cross–check.com
  Equifax 800–437–5120
  Risk Management Service 800–898–3068
  Global Payments Check Services 800–850–9061
  National Processing Co. 800–526–5380
  SCAN 800–262–7771
  TeleCheck 800–710–9898 or 800–927–0188

THE INFORMATION CONTAINED HEREIN IS NOT INTENDED AS A SUBSTITUTE FOR LEGAL ADVICE. STUDENTS WHO ARE CONFRONTED WITH LEGAL PROBLEMS OR WHO NEED SPECIFIC ADVICE ARE ENCOURAGED TO SEEK ASSISTANCE FROM A LICENSED ATTORNEY AT STUDENT LEGAL SERVICE.

Illinois residents can obtain a free credit report each year from the three major credit reporting bureaus through this web site:

www.annualcreditreport.com

University of Illinois at Urbana-Champaign
STUDENT LEGAL SERVICE
324 Illini Union
Office Open:
  M–F, 8:30–Noon, 1–4:30pm
www.odos.uiuc.edu/sls

PAID FOR BY S.O.R.F.
Identify theft is one of the fastest growing problems in the USA. It occurs when someone makes use of your personal information, such as your Social Security number, to obtain benefits such as credit, cash, or goods and services, or even to commit crimes in your name. This sort of activity continues to rise because, like it or not, we're all on the Information Highway and controlling access to and use of your identity is not an easy matter.

An ounce of prevention is worth a pound of cure, and in no case is this more true than in identity theft. There are a number of steps that can and should be taken by everyone to safeguard against this calamity. All are simple, virtually cost-free, and should be made routine activities in life.

**Steps To Safeguard Your Identity**

1. Never give out personal information – SSN, credit card numbers, bank account information and the like -- to anyone who requests it unsolicited. It is acceptable to call L.L. Bean to order fishing gear and make the purchase using your Visa card. When someone calls you trying to sell you goods and services or claiming to be a charitable organization seeking donations, don't assume that there is no problem. Contact them immediately to find out what's going on. This can prevent your mail being sent to a false or defunct address, and permit you to see what appears on the statement.

2. Always shred credit card receipts, ATM receipts, bank account receipts, and the like; most people are aware of this. What people don't think about are items such as pre-approved credit offers that arrive in the mailbox. These are frequently thrown away, often unopened. Unfortunately, they contain information that can be very useful to identity thieves who are not above rifling through your trash. Always open and shred such mailings.

3. Never ignore your mail. Always open it and examine it, even if it looks like junk mail to you. A mailing from a company with whom you have no business dealings could disclose information indicating they believe you to be a customer of theirs and are sending you a bill. If such a document is thrown out with no response from you, you could become stuck with responsibility for paying it back.

4. Likewise, do not ignore what isn't in your mail. If a regular account in your name, for example a MasterCard account, stops sending you regular statements, don't assume that there is no problem. Contact them immediately to find out what's going on. This can prevent your mail being sent to a false or defunct address, and permit you to see what appears on the statement.

5. Be sure to examine all credit card and bank statements immediately upon delivery to you. If inaccuracies appear, it could indicate that someone else is making use of your accounts and immediate attention must be called to any errors in order to keep you from becoming liable for charges or withdrawals you didn't make.

6. When selecting a password or a PIN code, don't use really obvious choices, which other people could easily guess. Pet names, birth dates, and the like are apt to be easy to guess if someone who knows you tries to invade your account. Yes, friends do this to one another; it's not just strangers.

7. Obtain a copy of your credit report from the three credit bureaus (Equifax, Experian, and Trans–Union) at least once a year. By law, Illinois residents are allowed one free credit report from each of three bureaus once a year, through this web site: [www.annualcreditreport.com](http://www.annualcreditreport.com). Any irregularities should be checked out immediately. See also our brochure: "Collection Agencies and Your Credit History"

8. When making purchases on-line, use only the most secure account. Generally, these are prefixed with "https". Internet use is a risky business in many ways, and all possible safeguards should be undertaken. Check with your bank about one-time use credit/debit card numbers for use in making purchases on the internet.

If none of this serves to prevent identity theft for you, then the following steps should be undertaken to help resolve the case and keep the damages and hassles to a minimum.

**Steps To Take as an Identity Theft Victim**

1. File a report with your local police agency. This establishes a record that you have, in fact, become a victim of identity theft.

2. Contact banks where you maintain accounts.

3. Contact all other financial institutions with which you have a relationship. This includes credit cards, obviously, but should also include magazine subscriptions, book clubs, or any other running accounts.

4. When closing accounts due to fraud, indicate with the holder that the record should read "closed at consumer's request". This way it will not seem that the account was closed due to your negligence.

5. Notify credit bureau fraud units and place a fraud alert on your own credit report.

6. Request bi–monthly copies of your credit report until the case is resolved. These are provided at no charge for fraud victims.

7. Check the Post Office for any information they might have on any changes of your address on file with them which was not authorized by you. This is a popular way for identity thieves to defraud.

8. Finally, follow up on all reporting. Do this in writing, not just over the phone. Keep records of all of your contacts and assume responsibility for working with all agencies to resolve the problem. Don't leave it all up to others. It's your identity that needs to be reclaimed.