



IDENTITY THEFT VICTIM KIT

Dear Illinois Consumer:

When someone uses your personal information to obtain identification, credit or even a mortgage, you may be a victim of identity theft. This crime can be devastating to a victim's checkbook, credit rating and peace of mind. It also costs businesses millions of dollars each year.

Unfortunately, identity theft is increasing at an alarming rate. Illinois ranked fifth among states in the number of identity theft complaints reported in 2002 to the Consumer Sentinel, a database developed and maintained by the Federal Trade Commission. And according to recently released data, Illinoisans made 7,474 identity theft reports to the FTC in 2002, up from 3,784 reports in 2001 – a more than 97 percent increase in reports.

If you believe you have been a victim of identity theft, it is critical that you act quickly to repair the damage. The process is not complicated, but can be confusing when you don't know where to start. You may have many questions, including:

- ✓ Will I be responsible for the debts incurred in my name by the thieves?
- ✓ How do I reclaim my good credit?
- ✓ How can I prevent this from happening in the future?

My office has created this Identity Theft Victim Kit – based on models by the Federal Trade Commission (FTC) and other states – to help you navigate the process. It provides step-by-step instructions on what you should do if you are a victim of identity theft.

The kit also includes an Identity Theft Affidavit that will help you report information.

I hope that this information is helpful to you. In addition, please do not hesitate to call my Consumer Protection Division at 800-386-5438; TTY 800-964-3013 (Chicago) or 800-243-0618; TTY 877-844-5461 (Springfield). I also encourage you to report your claim of identity theft to the FTC by calling (877) ID THEFT or (877) 438-4338.

Very truly yours,

A handwritten signature in cursive script that reads "Lisa Madigan".

Lisa Madigan
Illinois Attorney General

WHAT SHOULD I DO IF I AM AN IDENTITY THEFT VICTIM?

First, do not panic – you can reclaim your credit rating and you do not owe money on the debts incurred by thieves. The process can be frustrating, but don't give up. Illinois and the federal government have many resources to help you. However, it is critical that you act quickly to minimize any damage.

As you begin this process, it is critical that you **RECORD, RECORD, RECORD!** Keep a comprehensive log of all conversations with creditors and law enforcement. The following are important steps in establishing a written record of your efforts:

- ✓ Record dates, names, phone numbers, report or file numbers and any additional comments regarding conversations.
- ✓ Confirm conversations in writing. Always follow up a conversation with a written communication.
- ✓ Send everything by certified mail, return receipt requested.
- ✓ Keep copies of all letters and documents. Remember, never send originals, only photocopies.

GETTING ON THE ROAD TO CREDIT REPAIR

The following are three basic but essential steps to be taken in nearly all instances of identity theft:

I. Report the fraud to law enforcement – local and national

Identity theft is a felony under Illinois law. Report the fraud to your local police department as soon as possible and get a copy of the police report. This will alert the police to the crime as well as establish that you acted quickly. Make sure to get the police report, complaint number or other similar record; you may need this information when contacting your creditors. Keep a record of the police investigator's phone number.

Also, be sure to file a complaint with the Federal Trade Commission (FTC) online at www.consumer.gov/idtheft or by calling the FTC's Identity Theft Hotline at 877-ID-THEFT (877-438-4338). The FTC maintains a confidential, national Identity Theft database and also may be able to help in pursuing identity thieves.

II. Report the fraud to the three major credit bureaus

Ask that each credit bureau make an official report and place a "fraud alert" on your credit report. If you have a police report and complaint number, give it to the credit agencies to help them investigate any disputed accounts. In addition, you should request that a victim's statement be added to your report so creditors know to call you before opening any new accounts or changing any existing accounts. Request a copy

of your credit report from each bureau so that you can establish the extent of any unlawful activity. Credit bureaus are required to provide you with a free copy of your report if you have been a victim of fraud and make a written request. Make sure that you review the credit reports carefully.

The three major credit bureaus can be contacted at:
Equifax: 800-525-6285
Experian: 888-397-3742
TransUnion: 800-680-7289

III. Report the fraud to each of your creditors

Contact the fraud departments for all your creditors – credit card companies, banks, utilities – and report the fraud to each one. Even if a creditor has not been defrauded yet, it is important to tell them a thief may have your account information. Ask each creditor to put a “fraud alert” on your account. Be sure to follow this up in writing.

If there are illegal charges on your accounts, most creditors will ask you to submit a written fraud report – along with a police report, complaint or file number from law enforcement. You may use the enclosed Identity Theft Affidavit as part of your written report. This will help you include all pertinent information. Many creditors will ask you to submit such an affidavit within two weeks of your fraud report, so please act quickly.

OTHER STEPS YOU SHOULD TAKE

Depending on the extent and type of identity theft you experience, additional steps should be taken to protect yourself.

Stolen checks and fraudulent bank accounts

If someone has stolen your checks or set up a bank account in your name, notify the bank immediately and put stop payments on missing checks. Cancel existing accounts and obtain new accounts with a password to be used for all transactions.

If you are suspicious of a problem because a store rejects your check, contact the check verification company used. The major check verification companies are:

CheckRite	800-766-2748	SCAN	800-262-7771
ChexSystems	800-428-9623	TeleCheck	800-710-9898
Certegy, Inc.*	800-437-5120 5380	ICS **	800-526-

* Certegy, Inc., was formerly known as Equifax

** International Check Services (ICS) was formerly known as NPC

ATM cards

If your ATM or debit card has been stolen or compromised, report it immediately to the bank and obtain a new card, account number and password. Do not use your old password. When choosing a password, avoid commonly used numbers such as your birth date or part of your Social Security number.

Social Security number misuse

Call the Social Security Administration's fraud hotline 800-269-0271 to report misuse of your Social Security number. Order a copy of your Personal Earnings and Benefit Estimate Statement (PEBES) and check it for accuracy. You can request this information at your local Social Security office or online at www.ssa.gov. Depending on your case, you may want to request a new number; however, the SSA only will assign a new number if you fit certain fraud victim criteria.

Fraudulent change of address

Notify the U.S. Postal Inspection Service if you suspect someone has filed a change of your address or has used the mail for credit or bank fraud. If you find out where fraudulent credit cards were sent, inform the local postmaster of that address and ask that all mail be forwarded to you at your address. You also may need to talk with the mail carrier.

Passports

If you have a passport, notify the passport office in writing and ask that an alert be placed for anyone ordering a new passport in your name. The address is: Washington Passport Agency, 1111 19th Street, NW, Washington, DC, 20524. For more information, call 202-647-0518.

Phone service

If someone has stolen your long distance calling card or you find fraudulent charges on your bill, cancel your account and open a new one. Ask for a password that must be used any time the account is changed.

HITTING ROADBLOCKS WITH CREDITORS/CREDIT BUREAUS

If you are having problems with creditors and/or credit bureaus that are not cooperative in removing fraudulent entries from your accounts or reports, you may want

to consult an attorney. An attorney may help you to determine if legal action is necessary in these instances.

IDENTITY THEFT AFFIDAVIT

The attached Identity Theft Affidavit can be an important tool in helping you reclaim your credit. Use it as a standard guide to report information to your creditors. The form will help law enforcement and your creditors investigate and help you restore your credit rating if it is damaged.

The following are important tips on using the form:

- ✓ Complete the form promptly and accurately and make as many copies as you will need to inform all creditors. While you may choose not to provide some of the information requested, please understand that incorrect or incomplete information could slow the process down.
- ✓ Check with all creditors to determine if they will accept this as a primary fraud report. Many companies investigating your claims will accept this form; however, others may require you to give them additional information.
- ✓ Send copies of all relevant documents with the form.
- ✓ Send all documents certified mail, return receipt requested.
- ✓ Keep copies of everything you send and receive from creditors. Creditors should notify you in writing when the fraud investigation is complete.

IDENTITY THEFT AFFIDAVIT

Directions

The Identity Theft Affidavit will help you report information to many creditors using one form. It is an important tool to help you reclaim your good name and reputation.

It is very important that you complete your Identity Theft Affidavit promptly and accurately. You may make as many copies of this Identity Theft Affidavit as you need. Please make sure you fill in all the requested information, and please write neatly. While you *may* choose not to provide some of the information requested in the Affidavit, please bear in mind that incorrect or incomplete information may slow the process.

Many companies investigating your claim will accept this Identity Theft Affidavit as your main report of fraud. However, some companies may require that you submit additional or different information, or may require you to use their own forms. Either way is fine. But by completing the Identity Theft Affidavit, you will have all the key facts necessary to report the fraud in one convenient document.

Before you send your Identity Theft Affidavit to your creditors, contact each creditor to find out if they will accept this Affidavit. It is also important that you include all relevant documents with your Identity Theft Affidavit. Make sure you only send copies of your documents - do not send the originals. Send the appropriate documents to each company by certified mail, return receipt requested.

Once a creditor has investigated your fraud complaint, you will receive a written response telling you the outcome of their investigation. Keep a copy of everything you send and everything you receive.

While completing this Affidavit does not guarantee that the identity thief will be captured, and that all disputed credit information will be fully resolved, it will help law enforcement and your creditors investigate the fraud and work towards helping you restore your good name.

IDENTITY THEFT AFFIDAVIT
PART I - Victim Information

1. My full legal name is _____
(First) (Middle) (Last) (Jr., Sr., III)

2. I have/have not used any other names during the last two year period. (If so, please state name(s) used).

(First) (Middle) (Last) (Jr., Sr., III)

3. My date of birth is _____
(month/day/year)

4. My Social Security number is _____

5. My driver's license or state identification card number is _____

6. My current address is _____
City _____ State _____ Zip Code _____

7. I have lived at this address since _____

8. My previous address was _____
City _____ State _____ Zip Code _____

9. I lived at my previous address from _____ to _____.

10. My daytime telephone number is (_____) _____

11. My evening telephone number is (_____) _____

PART II - How the Fraud Occurred

Check all that apply for Items 12 -17:

12. I did not authorize anyone to use my name or personal information to seek the money, credit, loans, goods or services described in this report.

13. I did not receive any benefit, money, goods or services as a result of the events described in this report.

14. My identification documents (for example, credit cards; birth certificate; driver's license; Social Security card; etc.) were
 stolen lost on or about _____
(month/day/year)

15. To the best of my knowledge and belief, the following person(s) used my information (for example, my name, address, date of birth, existing account numbers, Social Security number, mother's maiden name, etc.) or identification documents to get money, credit, loans, goods or services without my knowledge or authorization:

Name (if known)

Name (if known)

Address (if known)

Address (if known)

Phone number(s) (if known)

Phone number(s) (if known)

Additional information (if known)

Additional information (if known)

16. I do NOT know who used my information or identification documents to get money, credit, loans, goods or services without my knowledge or authorization.

17. Additional comments: (For example, description of the fraud, which documents or information were used or how the identity thief gained access to your information.)

(Attach additional pages as necessary)

PART III - Victim's Law Enforcement Actions

18. (check one) I am am not willing to assist in the prosecution of the person(s) who committed this fraud.

19. (check one) I am am not authorizing the release of this information to law enforcement for the purpose of assisting them in the investigation and the prosecution of the person(s) who committed this fraud.

20. (check all that apply) I have have not reported the events described in this affidavit to the police or other law enforcement agencies. The police did did not write a report.

In the event you have contacted the police or other law enforcement agency, please complete the following:

_____ (Agency # 1)	_____ (Officer/Agency personnel taking report)
_____ (Date of report)	_____ (Report Number, if any)
_____ (Phone number)	_____ (e-mail address, if any)
_____ (Agency # 2)	_____ (Officer/Agency personnel taking report)
_____ (Date of report)	_____ (Report Number, if any)
_____ Phone number)	_____ (e-mail address, if any)

PART IV - Documentation Checklist

Please identify the supporting documentation you are able to provide to the companies you plan to notify. Attach copies (**NOT** originals) to the affidavit before sending it to the companies.

21. A copy of a valid government-issued photo-identification card (for example, your driver's license, state-issued ID card or your passport). If you are under 16 and don't have a photo-ID, you may submit a copy of your birth certificate or a copy of your official school records showing your enrollment and place of residence.

22. Proof of residency during the time the disputed bill occurred, the loan was made or the other event took place (for example, a rental/lease agreement in your name, a copy of a utility bill or a copy of an insurance bill).

23. A copy of the report you filed with the police department. If you are unable to obtain a report number from the police, please indicate that in Paragraph 20, above. Some companies only need the report number, not a copy of the report. You may want to check with each company.

PART V - Signature

I declare under penalty of perjury that the information I have provided in this affidavit is true and correct to the best of my knowledge.

(Signature)

(Date Signed)

(Notary Public)
(Check with each creditor - not everyone requires notarization)

(Witness)

(Printed Name)

(Date)

(Telephone)

PART VI - Fraudulent Account Statement

Please make as many copies of this page as you need. **Complete a separate Part VI-Fraudulent Account Statement for each company you're notifying and only send it to that company.** Include a copy of your signed affidavit. Be sure to list only the account(s) you are disputing with the creditor who is going to receive this form. If a collection agency sent you a statement, letter or notice about the fraudulent account, attach a copy of that letter or notice with Part VI. (Do not send the original).

I hereby declare as follows:

As a result of the events described in my Identity Theft Affidavit, (copy attached), the following account(s) was/were opened or charges made at your company in my name without my knowledge, permission or authorization using my personal information or identifying documents:

Creditor Name/Address	Account Number	Type of Credit, goods or services provided by creditor	Date Issued or Provided (if known)	Amount/Value Provided
Example: ABC Bank 1 Main Street Chicago, IL	01234567-89	Education loan	1/1/03	\$10,000.00