If You Are a Victim

Even if you have been careful about trying to keep your personal information to yourself, sometimes an identity thief can steal your information. If you suspect that your personal information has been stolen or lost, it is important to immediately notify the credit bureaus. Most fraudulent purchases are made a short time after the theft.

If you are a victim, there are several basic steps to take in almost every situation:

- First, contact the fraud departments of the three major credit bureaus, and request that a "fraud alert" be placed in your file, as well as a victim’s statement asking that creditors call you before opening any new accounts or changing your existing information. Follow up in writing, explaining the inaccuracies in your credit report and enclosing copies of documents that will support your claim.

- Second, call the creditors for any accounts that were fraudulently opened or tampered with and ask to speak with the creditor’s fraud or security divisions. Also, make sure to follow up in writing.

- Third, report the fraud to both the local police where you reside, as well as to the local police where the fraud has occurred.

- Keep a log of all your contacts and make copies of all documents.

- If a student ID is lost or stolen contact Office of Student Records, 935-5959, to get a replacement card and have the lost card disabled.

- Next, you can begin to contest charges from creditors, which should be done in writing. You can find a sample letter that can be used for contesting creditors charges by visiting www.consumer.gov/idtheft. You can also call 1-877-IDTHEFT.

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<th>Chart Your Course of Action</th>
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<td>Use this form to record the steps you’ve taken to report the fraudulent use of your identity. Keep this list in a safe place for reference.</td>
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<th>Credit Bureaus—Report Fraud</th>
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<td>Bureau</td>
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| Banks, Credit Card Issuers and Other Creditors (Contact each creditor promptly to protect your legal rights.) |
| Contact Person |
| Date Contacted | Address and Phone Number |

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WDUNN 1-877-IDTHEFT
What is Identity Theft and Why Should I Be Concerned

Identity theft is a crime in which the identity thief obtains key pieces of information such as Social Security and driver’s license numbers and uses them for his or her own gain. This information enables the identity thief to commit frauds like taking over your financial accounts, opening new bank accounts, applying for loans and credit cards, and establishing utility services like cell phone accounts. You are left with a tainted reputation and the complicated task of restoring your good name.

The average victim of identity theft frequently does not even know they have been victimized for more than a year after their personal information has been stolen. Victims spend an average of 175 hours and anywhere from two to four years trying to clear up the problems associated with the theft of their identity.

How Identity Thieves Steal Your Personal Information

- By stealing your wallet or purse, which contains your identification and credit and bankcards.
- By stealing your mail, including your bank and credit card statements, pre-approved credit offers, telephone calling cards and tax information.
- By completing a “change of address form” to divert your mail to another location.
- By “dumpster diving” they rummage through trash to steal your personal info from credit and other bank statements, pre-approved credit-card offers, tax information, and other mail which contains your personal information.
- By gaining access to your personal information which you share online.

- By fraudulently obtaining your credit report by posing as a landlord, or other agent that has a legal right to this information.
- By using electronic devices to “skim” or download your credit card data while your credit card is out of your sight at restaurants or other retail locations and then re-encode the data on another piece of plastic.

How Thieves Can Use Your Personal Info

- They use your credit and other bank account information to run up charges on your accounts.
- They open up new credit card accounts using your social security number.
- They open cell phone accounts in your name.
- They open up a checking account in your name and write bad checks against that account.

How to Protect Your Personal Information

You probably can’t prevent identity theft entirely, but there are steps you can take to minimize your risks.

- Before you reveal any personal information, find out how it will be used and whether it will be shared with others.
- Minimize the identification information and the number of cards that you carry in your purse or wallet to those that you absolutely need.
- Do not carry your social security card in your wallet or purse. Store it in a secure place.
- Give your Social Security Number only when necessary. Ask to use other identifiers whenever possible.

- Shred or tear all documents that may contain your identification information, including charge receipts, copies of credit applications, expired charge cards and credit offers you get in the mail, bank checks and statements that you are discarding, etc., before disposing of them in the trash.

- Do not give out personal info on the phone, through the mail or over the Internet unless you have initiated the contact or know who you’re dealing with.

- Pay attention to billing cycles. Follow up with creditors if bills don’t arrive on time.

- Avoid carrying more blank checks than you actually need.

- Review your credit card bills and your checking account statements as soon as they are received to ensure that no fraudulent activity has taken place.

- If you receive a letter stating you should have received a credit card in the mail, and you have not received it, notify the company or lending institution immediately.

- Whenever possible use your student ID number found on your student ID card in place of your social security number for purposes of identification on campus, such as when asked for an ID at an exam. Also, if your student ID shows your social security number it can be exchanged at the Office of Student Records free of charge for a new card showing the ID number instead.

In the event your identification, credit cards or checks are lost or stolen, immediately notify the credit card companies or banks. Most fraudulent purchases are made a short time after the theft. Most issuing banks or companies can be reached 24 hours a day, 365 days a year.