

RESOURCES

Credit Reporting Bureaus:

- Equifax:** Roosevelt Blvd., St. Petersburg, FL 33716-2202
- Report Fraud: Call (800) 290-8749 and write to address above.
 - Order a credit report: (800) 685-1111.
 - Opt out of pre-approve offers of credit; (888) 5OPTOUT or (888) 567-8688.
- Experian (formerly TRW):** P.O. Box 1017, Allen, TX 75013
- Report Fraud: (800) 680-7289
 - Consumer Relations: (800) 916-8800 and write to Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790
 - Order Credit Report: (888) 680-7293
- Trans Union:** P.O. Box 390, Springfield, PA 19064
- Report Fraud: (800) 680-7289
 - Consumer Relations: (800) 916-8800 and write to Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

Remember, if you have been the victim of credit fraud (15 USC §1681j(b)) or are denied credit (15 USC §1681j(c)(3)) you are entitled to a free credit report. If you are a victim of fraud, be sure to ask the credit bureaus for free copies. They will often provide them.

Social Security Administration:

- Report Fraud: (800) 269-0271
- Order your Earnings and Benefits Statement: (800) 772-1213

To remove your name from mail and phone lists:

- Direct Marketing Association
 - Mail Preference Service, P.O. Box 9008, Farmingdale, NY 11735
 - Telephone Preference Service, P.O. Box 9014, Farmingdale, NY 11735

To report fraudulent use of your checks:

- CheckRite: (800) 766-2748
- CrossCheck: (800) 843-0760
- Chexsystems: (800) 428-9623
- Equifax: (800) 437-5120
- International Check Svcs: (800) 526-5380
- SCAN: (800) 262-7771
- Telecheck: (800) 710-9898

Other Useful Resources:

- Federal Government Information Center: Call (800) 688-9889 for help in obtaining government agency phone numbers.
- Federal Trade Commission (877) FTC-HELP for help in any type of consumer complaint (105 PL 318,112 Stat.3007 Section 5) (specifically identity theft and referrals to local law enforcement). FTC Consumer's Page: www.consumer.gov/idtheft

Laws:

Federal

Identity Theft and Assumption Deterrence Act
Public Law 105-318, 112 Stat. 3007 (Oct. 30, 1998)
www.ftc.gov/os/statutes

Fair Credit Reporting Act (FCRA) 15 U.S.C. § 1681 et seq.
www.ftc.gov/os/statutes

State of Illinois

Financial Identity Theft
720 ILCS 5/16G

Useful Internet Locations:

- Federal Trade Commission
www.ftc.gov
- Privacy Rights Clearinghouse
www.privacyrights.org/identity.htm
- Identity Theft Resource Center
www.idtheftcenter.org/
- Type "Identity Theft" into your web browser

This guide was adapted with permission from the Privacy Rights Clearinghouse, San Diego, California.

Identity THEFT

What to do
if it happens
to you

UIS POLICE DEPARTMENT

University of Illinois at Springfield
One University Plaza, MS PDB 1
Springfield, Illinois 62703-5407

This guide provides victims of identity theft with the major resources to contact. Victims themselves have the ability to assist greatly with resolving their case. It is important to act quickly and assertively to minimize the damage.

www.uis.edu/police