

Identity Theft Self-Help Guide

Repairing, Rectifying, and Resolving Identity Theft



Consumer Protection Section Identity Theft Unit

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MIKE DEWINE
OHIO ATTORNEY GENERAL

Ohio Attorney General Mike DeWine's

SELF-HELP GUIDE

Repairing, Rectifying, and Resolving Identity Theft

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A MESSAGE FROM THE OHIO ATTORNEY GENERAL

Dear Ohioan,

My number one priority is to protect Ohio families, which is why I'm pleased to provide the services of the Ohio Attorney General's Identity Theft Unit through our Consumer Protection Section.

Identity theft occurs when someone uses your personal information without your permission. It is a serious crime that can wreak havoc on your finances, credit history, and reputation -- and it can take time, money, and patience to resolve. This guide is designed to help you repair the damage that identity theft causes and reduce your risk of identity theft in the future.

If you suspect someone has stolen your identity, acting quickly is the best way to limit the damage. Recovering from the damage will take work. This guide contains tips, worksheets, blank forms, and sample letters to guide you through the recovery process including:

- What identity theft victims must do immediately;
- What problems may arise; and
- How you can reduce your risk of identity theft.

Many times, victims do not know how their identities were stolen or compromised, and they are left to pick up the pieces. While this can be frustrating, this guide can help make the correction process go smoothly and can equip you with helpful information to prevent future identity theft.

If you need help beyond this guide, please contact the Identity Theft Unit at 1-800-282-0515. We will be happy to assist you.

Thank you again for contacting the Office of the Ohio Attorney General.

Very respectfully yours,



Mike DeWine
Ohio Attorney General

INTRODUCTION

How can I tell that someone has stolen my information?

- you see unexplained withdrawals from your bank account;
- you don't get your bills or other mail;
- merchants refuse your checks;
- debt collectors call you about debts that aren't yours;
- you find unfamiliar accounts or charges on your credit report;
- medical providers bill you for services you didn't use;
- your health plan rejects your legitimate medical claim because the records show you've reached your benefits limit;
- the Internal Revenue Service (IRS) notifies you that more than 1 tax return was filed in your name, or that you have income from an employer for whom you do not work;
- you get notice that your information was compromised by a data breach at a company where you do business or have an account; and
- you are arrested for a crime someone else allegedly committed in your name.

What should I do if my information is lost or stolen, but my accounts don't show any problems?

If your wallet, Social Security card, or other personal, financial, or account information is lost or stolen, contact the credit reporting companies and place a fraud alert on your credit file. See how to place a fraud alert on page 6. Check your bank and other account statements for unusual activity. You may want to take additional steps, depending on what information was lost or stolen. For example, you can exercise your legal right to a free copy of your credit report.

If your information is lost in a data breach, the organization that lost your information will notify you and tell you about your rights. Generally, you may choose to:

- place a fraud alert on your credit file;
- monitor your accounts for unusual activity; and
- exercise your right to a free copy of your credit report.





IMMEDIATE STEPS

This section explains the first steps to take if your identity is

- 1** stolen: Place an Initial Fraud Alert.
- 2** Order Your Credit Reports.
- 3** Create an Identity Theft Report.

MONITOR YOUR PROGRESS

As you get started, create a system to organize your papers and track deadlines.

ITEM	HOW TO TRACK	TIPS
 Telephone Calls	Create a log of all telephone calls.	<ul style="list-style-type: none">• Record the date of each call and the names and telephone numbers of everyone you contact.• Prepare your questions before you call. Write down the answers.
 Postal Mail	Send letters by certified mail. Ask for a return receipt.	<ul style="list-style-type: none">• See sample letters starting at page 27.
 Documents	Create a filing system.	<ul style="list-style-type: none">• Keep all originals.• Send copies of your documents and reports, not originals. Make copies of your identification to include in letters.
 Deadlines	Make a timeline.	List important dates, including when: <ul style="list-style-type: none">• You must file requests;• A company must respond to you; and• You must send follow-up.

1 Place an Initial Fraud Alert

Three nationwide credit reporting companies keep records of your credit history. If you think someone has misused your personal or financial information, call **one** of the companies and ask them to put an initial fraud alert on your credit report. You can also file an Initial Fraud Alert online for more immediate results. You must provide proof of your identity. The company you call must tell the other companies about your alert.

An initial fraud alert can make it harder for an identity thief to open more accounts in your name. When you have an alert on your report, a business must verify your identity before it issues credit in your name, so it may try to contact you. Be sure the credit reporting companies have your current contact information so they can get in touch with you. The initial alert stays on your report for 90 days. It allows you to order one free copy of your credit report from each of the three credit reporting companies.

HOW TO PLACE A FRAUD ALERT

STEP BY STEP:	NOTES:			
<input type="checkbox"/> Contact 1 credit reporting company.	<table border="1"><tr><td>Equifax 1-800-525-6285</td><td>Experian 1-888-397-3742</td><td>TransUnion 1-800-680-7289</td></tr></table> <ul style="list-style-type: none"><input type="checkbox"/> Report that you are an identity theft victim.<input type="checkbox"/> Ask the company to put a fraud alert on your credit file.<input type="checkbox"/> Confirm that the company you call will contact the other 2 companies. <p><i>Placing a fraud alert is free. The initial fraud alert stays on your credit Report for 90 days.</i></p> <p><u><i>You can also request a Fraud Alert immediately online at Equifax.com, Experian.com, or TransUnion.com.</i></u></p>	Equifax 1-800-525-6285	Experian 1-888-397-3742	TransUnion 1-800-680-7289
Equifax 1-800-525-6285	Experian 1-888-397-3742	TransUnion 1-800-680-7289		
<input type="checkbox"/> Learn about your rights.	<p><i>The credit reporting company will explain that you can get a free credit report, and other rights you have.</i></p>			
<input type="checkbox"/> Mark your calendar.	<p><i>The initial fraud alert stays on your report for 90 days. You can renew it after 90 days.</i></p>			
<input type="checkbox"/> Update your files.	<ul style="list-style-type: none"><input type="checkbox"/> Record the dates you made calls or sent letters.<input type="checkbox"/> Keep copies of letters in your files.			

Consider Requesting a Security Freeze

You may want to contact the credit reporting companies to place a security freeze on your credit file. A security freeze means potential creditors cannot get your credit report. That makes it less likely an identity thief can open new accounts in your name. In Ohio, identity theft victims can place a freeze for free if they have and submit the proper documentation. For non-identity theft consumers, the cost to place and lift a freeze is \$5.00.

In Ohio, a Security Freeze is *permanent* until you ask for it to be lifted temporarily or permanently.

Putting a credit freeze on your credit file does not affect your credit score. If you place a credit freeze on your credit file, you can:

- get a copy of your free annual credit report; and
- open a new account, apply for a job, rent an apartment, buy insurance, refinance your mortgage, or do anything else that requires your credit report

If you want a business, lender, or employer to be able to review your credit report, you must ask the credit reporting company to lift the freeze. You can ask to lift the freeze temporarily or permanently. You may be charged a fee to lift the freeze.

HOW TO REQUEST A SECURITY FREEZE

STEP BY STEP:	NOTES:			
<input type="checkbox"/> Contact each credit reporting company.	<table><tr><td>Equifax 1-800-525-6285</td><td>Experian 1-888-397-3742</td><td>TransUnion 1-800-680-7289</td></tr></table> <ul style="list-style-type: none"><input type="checkbox"/> Report that you are an identity theft victim.<input type="checkbox"/> Ask the company to put a freeze on your credit file.<input type="checkbox"/> Pay the fee required by state law.	Equifax 1-800-525-6285	Experian 1-888-397-3742	TransUnion 1-800-680-7289
Equifax 1-800-525-6285	Experian 1-888-397-3742	TransUnion 1-800-680-7289		
<input type="checkbox"/> Update your files.	<ul style="list-style-type: none"><input type="checkbox"/> Record the dates you made calls or sent letters.<input type="checkbox"/> Keep copies of letters in your files.			

2 Order Your Credit Reports

After you place an initial fraud alert, the credit reporting company will explain your rights and how you can get a copy of your credit report. **Placing an initial fraud alert entitles you to a free credit report from each of the three credit reporting companies.**

HOW TO ORDER YOUR FREE CREDIT REPORTS

STEP BY STEP:	NOTES:
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Contact **each** credit reporting company.

Equifax 1-800-525-6285	Experian 1-888-397-3742	TransUnion 1-800-680-7289
----------------------------------	-----------------------------------	-------------------------------------

- Explain that you placed an initial fraud alert.
- Order your free copy of your credit report.
- Ask each company to show only the last 4 digits of your Social Security number on your report.

Update your files.

- Record the dates you made calls or sent letters.
- Keep copies of letters in your files.

3 Create an Identity Theft Report

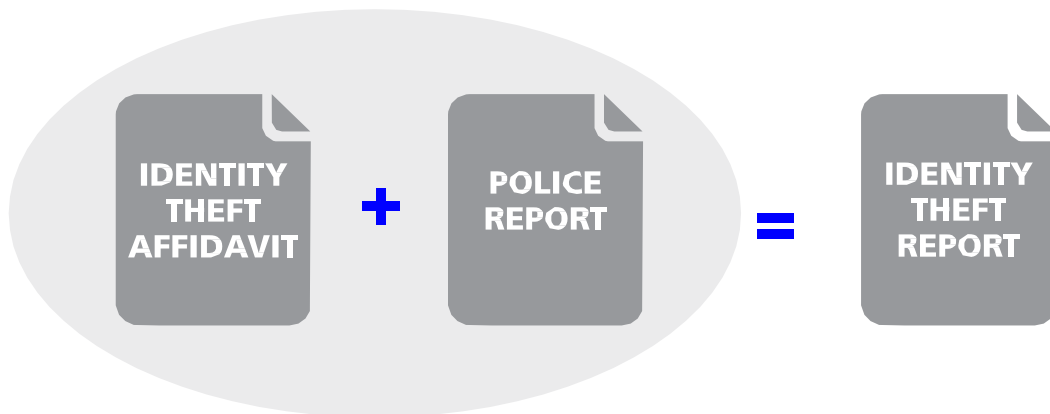
An Identity Theft Report helps you deal with credit reporting companies, debt collectors, and businesses that opened accounts in your name. You can use the Report to:

- get fraudulent information removed from your credit report;
- stop a company from collecting debts that result from identity theft, or from selling the debt to another company for collection;
- place an extended fraud alert on your credit report; and
- get information from companies about accounts the identity thief opened or misused.

Creating an Identity Theft Report Involves 2 Steps:

- 1 File a police report about the identity theft, and get a copy of the police report or the report number.
- 2 Attach your Identity Theft Affidavit [See page J-1] to your police report to make an Identity Theft Report.

Some companies want more information than the Identity Theft Report includes, or want different information. The information you need to provide depends on the policies of the credit reporting company and the business that sent the information about you to the credit reporting company.



Consider Placing an Extended Fraud Alert

If you are a victim of identity theft and have created an Identity Theft Report, you can place an extended fraud alert on your credit file. It stays in effect for seven years. When you place an extended alert:

- you can get two free credit reports within 12 months from each of the three nationwide credit reporting companies; and
- the credit reporting companies must take your name off marketing lists for prescreened credit offers for five years, unless you ask them to put your name back on the list

HOW TO PLACE AN EXTENDED FRAUD ALERT

STEP BY STEP:	NOTES:
<hr/> <input type="checkbox"/> Contact each credit reporting company. See Forms J1-J3	Ask the company to place an extended fraud alert on your credit file. <i>The company may have you complete a request form.</i> Include a copy of your Identity Theft Report when you submit the form and your letter. <i>Placing an extended fraud alert is free.</i>
<hr/> <input type="checkbox"/> Mark your calendar.	<i>The extended alert stays in effect for seven years.</i>
<hr/> <input type="checkbox"/> Update your files.	Record the dates you made calls or sent letters. Keep copies of letters in your files.

NEXT STEPS

Review Your Credit Reports

If you know an identity thief tampered with some of your accounts, you may have contacted the related businesses already. After you get your credit reports, read them to see whether other fraudulent transactions or accounts are listed.

Your credit report is full of information about where you live, how you pay your bills, and whether you've been sued or arrested, or have filed for bankruptcy. The information in your credit report is used to evaluate your applications for credit, insurance, employment, and renting a home, so it's important that the information is accurate and up-to-date. Check all key information, including your:

- name
- address
- Social Security number
- employers

If you see errors on the report, like accounts you didn't open or debts you didn't incur, contact the credit reporting companies and the fraud department of each business that reported an error.

Dispute Errors with Credit Reporting Companies

If you find mistakes when you review your credit reports, send letters explaining the mistakes to:

- the three nationwide credit reporting companies;
- the fraud department of each business that reported a fraudulent transaction on your existing accounts; and
- the fraud department of each business that reported a new account opened in your name by an identity thief

If the errors result from identity theft and you have an Identity Theft Report, ask the credit reporting companies and business to block the disputed information from appearing on your credit reports. The credit reporting companies must block transactions and accounts if you are an identity theft victim. Read about blocking on page 15–16.

HOW TO DISPUTE ERRORS WITH CREDIT REPORTING COMPANIES

STEP BY STEP:

NOTES:

- Write to each credit reporting company.

See contact info on inside back cover.
See sample letter on page C-1.

- Explain that you are an identity theft victim.
- List the errors that you found.
- Include copies of documents showing the errors.
- Ask the credit reporting company to remove fraudulent information.

The credit reporting company must investigate the items you send, and forward that information to the business that reported the information to the credit reporting company.

- Receive response from each credit reporting company.

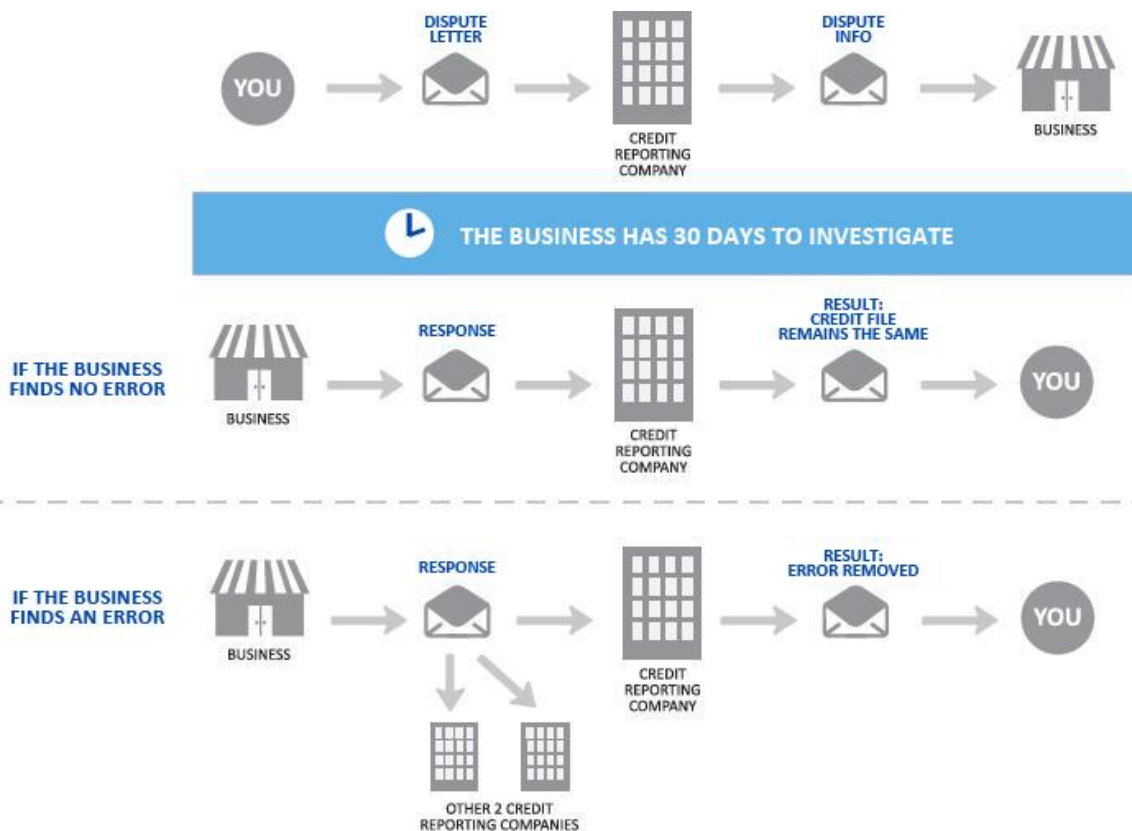
If your credit file changes because of the business' investigation, the credit reporting company must send you a letter with the results.

If the credit reporting company puts the information back in your file, it must send you a letter telling what it did.

- Update your files.

- Record the dates you made calls or sent letters.
- Keep copies of letters in your files.

After the business gets notice from the credit reporting company, it has 30 days to investigate and respond to the credit reporting company. If the business finds an error, it must notify the credit reporting company so your credit file can be corrected. If your credit file changes because of the business' investigation, the credit reporting company must send you a letter with the results. The credit reporting company can't add the disputed information back into your file unless the business says the information is correct. If the credit reporting company puts the information back in your file, it must send you a letter telling you that.



HOW TO DISPUTE FRAUDULENT CHARGES ON YOUR EXISTING ACCOUNTS WITH BUSINESSES

STEP BY STEP:	NOTES:
<input type="checkbox"/> Change the passwords or PINs for your accounts.	<p><i>See tips on creating a strong password on page 26.</i></p>
<input type="checkbox"/> Ask each business if it will accept your identity Theft Report or if it uses special dispute forms.	<input type="checkbox"/> If you must use the business' forms, ask for blank forms.
<input type="checkbox"/> Write to the fraud department of each business.	<ul style="list-style-type: none"><input type="checkbox"/> Use the address they specify for disputes.<input type="checkbox"/> Explain that you are an identity theft victim.<input type="checkbox"/> List the errors you found.<input type="checkbox"/> Send copies of documents that show the error.<input type="checkbox"/> Ask the business to remove fraudulent information.<input type="checkbox"/> Include a copy of your Identity Theft Report (or the special dispute forms if the business requires them).<input type="checkbox"/> Include a copy of your credit report. Black out any personal information that does not pertain to your dispute. <p><i>See sample letter at the back of this book on page A-1. The business must review your letter, investigate your complaint, and tell you the results of their investigation. If the information is wrong, the business must tell the credit reporting company.</i></p>
<input type="checkbox"/> Ask the business to send you a letter confirming that it removed the fraudulent information.	<input type="checkbox"/> Keep the letter in case you see fraudulent information on your credit report.
<input type="checkbox"/> Update your files.	<ul style="list-style-type: none"><input type="checkbox"/> Record the dates that you changed passwords and PINs.<input type="checkbox"/> Record the dates you made calls or sent letters.<input type="checkbox"/> Keep copies of letters in your files.

HOW TO DISPUTE FRAUDULENT ACCOUNTS OPENED IN YOUR NAME

STEP BY STEP:	NOTES:
<input type="checkbox"/> Contact the fraud department of each business where an account was opened.	<input type="checkbox"/> Explain that you are an identity theft victim. <input type="checkbox"/> Close the account. <input type="checkbox"/> Ask if the business will accept your Identity Theft Report or if it uses special dispute forms. If you must use the business' forms, ask for blank forms.
<input type="checkbox"/> Send a copy of your Identity Theft Report or the business' dispute forms.	<p data-bbox="565 464 1500 506"><i>See sample letter at the back of this Guide on page B-1.</i></p> <input type="checkbox"/> Ask the business to send you a letter confirming that: <ul style="list-style-type: none"> • the fraudulent account isn't yours; • you aren't liable for it; and • it was removed from your credit report. <input type="checkbox"/> Keep the letter and use it if you see this account on your credit report in the future.
<input type="checkbox"/> Update your files.	<input type="checkbox"/> Record the dates you made calls or sent letters. <input type="checkbox"/> Keep copies of letters in your files.

Blocking: Report Errors to the Credit Reporting Companies

By law, credit reporting companies must block identity theft-related information from appearing on a victim's credit report. They must block unauthorized transactions, accounts, and inquiries. To get unauthorized information blocked, you must give information to the credit reporting companies.

HOW TO ASK CREDIT REPORTING COMPANIES TO BLOCK INFORMATION

STEP BY STEP:	NOTES:
<input type="checkbox"/> Write to each credit reporting company. <div data-bbox="207 667 522 758">See contact info on inside back cover.</div>	<input type="checkbox"/> Send a copy of your Identity Theft Report. <input type="checkbox"/> Include proof of your identity including your name, address, and Social Security number. <input type="checkbox"/> Explain which information on your report resulted from identity theft and that the information didn't come from a transaction you made or approved. <input type="checkbox"/> Ask the company to block the fraudulent information. <div data-bbox="553 842 1518 898">See sample letter at the back of this Guide on page D-1.</div>
<input type="checkbox"/> <input type="checkbox"/> Update your files.	<input type="checkbox"/> Record the dates you made calls or sent letters. <input type="checkbox"/> Keep copies of letters in your files.

If the credit reporting company accepts your Identity Theft Report, it must block the fraudulent information from your credit report within four business days after accepting your Report, and tell the business that sent the fraudulent information about the block.

If the credit reporting company rejects your Identity Theft Report, it can take five days to ask you for more proof of the identity theft. It has 15 more days to work with you to get the information, and five days to review information you sent. It may reject any information you send after 15 days. It must tell you if it won't block information. You can re-submit the Report.

After a business has been notified about a block of fraudulent information, it must:

- stop reporting that information to all the credit reporting companies.
- not sell or transfer a debt for collection.

Blocking: Report Errors to Businesses

Contact the business that sent the inaccurate information that appears on your credit report. Send a copy of your Identity Theft Report and a letter explaining what is inaccurate. After the business gets your Report, it must stop reporting the inaccurate information to the three nationwide credit reporting companies. However, the business still can try to collect a debt, and sell or transfer the debt to a collection company.

To prevent a business from collecting, selling or transferring a debt to a collection agency, you must contact the credit reporting companies and ask them to block fraudulent information. To do this, follow the steps on page 15, How to Ask Credit Reporting Companies to Block Information.

HOW TO ASK A BUSINESS TO BLOCK INFORMATION

STEP BY STEP:

NOTES:

- | | |
|---|--|
| <input type="checkbox"/> Write to the business that has records of the fraudulent transactions. | <input type="checkbox"/> Include a copy of your Identity Theft Report.
<input type="checkbox"/> Include proof of your identity, including your name, address, and Social Security number.
<input type="checkbox"/> Include a copy of your credit report.
<input type="checkbox"/> Explain which information on the credit report resulted from identity theft, and that it didn't come from a transaction you made or approved. |
|---|--|

The business must stop reporting the inaccurate information to the three nationwide credit reporting companies. The business can continue to try to collect the debt, and sell or transfer the debt to a collection company. To prevent a business from collecting, selling or transferring a debt, follow the steps on page 21–22. See sample letter at the back of this Guide on page E-1 and F-1.

- | | |
|---|---|
| <hr/> <input type="checkbox"/> Update your files. <hr/> | <input type="checkbox"/> Record the dates you made calls or sent letters.
<input type="checkbox"/> Keep copies of letters in your files. |
|---|---|

Get Copies of Documents the Identity Thief Used

Ask for copies of any documents the identity thief used to open a new account or make charges in your name. These documents can help prove the identity theft.

HOW TO GET COPIES OF DOCUMENTS THE IDENTITY THIEF USED

STEP BY STEP:	NOTES:
<input type="checkbox"/> Contact the business that has records of transactions the identity thief made.	<input type="checkbox"/> Ask for copies of documents the thief used to open new accounts or charge purchases in your name. <input type="checkbox"/> Send details about where or when the fraudulent transactions took place. <input type="checkbox"/> Include a copy of your Identity Theft Report or the proof the business requires, and proof of your identity. <i>The business must send you free copies of the records within 30 days of getting your request. For example, if you dispute a debt on a credit card account you did not open, ask for a copy of the application and applicant's signature. See Sample Letter on Page H-1.</i>
<input type="checkbox"/> Update your files.	<input type="checkbox"/> Record the dates you made calls or sent letters. <input type="checkbox"/> Keep copies of letters in your files.

ATM and Debit Cards

As an identity theft victim, you have protections under federal law for ATM or debit card transactions. Federal law also limits your liability for the unauthorized electronic transfer of funds that result from identity theft.

It's best to act as soon as you discover a withdrawal or purchase you didn't make or authorize. Many card issuers have voluntarily agreed that an account holder will not owe more than \$50 for transactions made with a lost or stolen ATM or debit card. However, under the law, the amount you can lose depends on **how quickly** you report the loss. If you don't report within 60 days of the day your institution sent you the account statement showing the unauthorized withdrawals, you could lose all the money an identity thief took from your account.

HOW TO REPORT FRAUDULENT TRANSACTIONS

STEP BY STEP:	NOTES:
<input type="checkbox"/> Contact your ATM or debit card user	<input type="checkbox"/> Report the fraudulent transaction. <i>Act as soon as you discover a withdrawal or purchase you didn't make.</i>
<input type="checkbox"/> Write a follow up letter to confirm that you reported the problem.	<input type="checkbox"/> Keep a copy of your letter. <input type="checkbox"/> Send it by certified mail and ask for a return receipt.
<input type="checkbox"/> Update your files.	<input type="checkbox"/> Record the dates you made calls or sent letters. <input type="checkbox"/> Keep copies of letters in your files.

Limit Your Loss

HOW QUICKLY YOU REPORT THE PROBLEM <i>after your card issuer sends you the statement showing unauthorized purchases or withdrawals</i>	YOUR MAXIMUM LOSS
Within 2 business days	\$50
2–60 business days later	\$500
More than 60 business days later	All the money taken from your ATM/debit card

In most cases, the financial institution has 10 business days to investigate your report of a fraudulent transaction. It must tell you the results within three days of finishing the investigation and fix an error within one business day of finding it. In some cases, it can take 45 days to finish the investigation.

Checking Accounts

An identity thief may steal your paper checks, misuse the account number from the bottom of your checks, or open a new account in your name. If this happens, contact your bank or financial institution and ask them to close the account as soon as possible.

HOW TO REPORT STOLEN CHECKS

STEP BY STEP:	NOTES:
<input type="checkbox"/> Contact your financial institution.	<input type="checkbox"/> Ask it to stop payment on stolen checks and close your account. <input type="checkbox"/> Ask it to report the theft to its check verification system. <i>The check verification system will tell businesses to refuse the stolen checks.</i>
<input type="checkbox"/> Update your files.	<input type="checkbox"/> Record the dates you made calls or sent letters. <input type="checkbox"/> Keep copies of letters in your files.

OR

STEP BY STEP:	NOTES:		
<input type="checkbox"/> Contact check verification companies.	<input type="checkbox"/> Report that your checks were stolen. <input type="checkbox"/> Ask them to tell businesses to refuse the stolen checks. <table><tr><td>TeleCheck 1-800-710-9898</td><td>Certegy, Inc. 1-800-437-5120</td></tr></table>	TeleCheck 1-800-710-9898	Certegy, Inc. 1-800-437-5120
TeleCheck 1-800-710-9898	Certegy, Inc. 1-800-437-5120		
<input type="checkbox"/> Update your files.	<input type="checkbox"/> Record the dates you made calls or sent letters. <input type="checkbox"/> Keep copies of letters in your files.		

Get Help from bank or Financial Institution Regulators.

If you are working with a bank or financial institution to resolve identity theft-related problems and need help, contact the agency that oversees the bank or financial institution.

Visit www.ffiec.gov/consumercenter to find out which agency to contact.

Credit Cards

Your liability for credit card charges that you didn't authorize is limited to \$50 per card. To dispute fraudulent charges, contact the credit card issuer within 60 days of the day the credit card issuer sends you the bill showing the fraudulent charges.

What if an identity thief changed the address on your account and you don't get your statement? You are responsible for keeping track of your statements. If your statement doesn't arrive on time, contact your credit card company.

HOW TO DISPUTE FRAUDULENT CHARGES ON YOUR CREDIT CARD

STEP BY STEP:

NOTES:

Write to your credit card issuer.

- Write within 60 days of the day the credit card issuer sent you the bill showing the fraudulent charges.
- Write to the address specified for billing inquiries, not the payment address.
- Identify the amount and date of the billing error.
- Include your name, address, account number, and a copy of your Identity Theft Report or other proof of identity theft.
- Send the letter by certified mail and ask for a return receipt.

See sample letter at the back of this book on page A-1.

Within 30 days of getting your complaint, the credit card company must send you a letter acknowledging it, unless your complaint has been resolved. The company must resolve the dispute within 2 billing cycles, or in less than 90 days after getting your complaint.

Update your files.

- Record the dates you made calls or sent letters.
- Keep copies of letters in your files.

Debt Collectors

A debt collector may contact you if an identity thief opens accounts in your name but doesn't pay the bills. To stop contact and collection action, contact the debt collector, the business that opened the fraudulent account, and the credit reporting companies.

HOW TO DISPUTE A DEBT WITH A DEBT COLLECTOR

STEP BY STEP:	NOTES:
<input type="checkbox"/> Write to the debt collector within 30 days after you get written notice of the debt.	<input type="checkbox"/> Tell the debt collector you are a victim of identity theft and don't owe the debt. <input type="checkbox"/> Send copies of your police report, Identity Theft Report, or other documents that detail the identity theft. <i>The collector must suspend collection efforts until it sends you written verification of the debt. If the collector works for another company, it must tell the other company you are an identity theft victim.</i> <i>See How to Permanently Stop Calls and Letters from a Debt Collector on page 22.</i>
<input type="checkbox"/> Contact the business where the fraudulent account was opened.	<input type="checkbox"/> Explain that this is not your debt. <input type="checkbox"/> Ask for information about the transactions that created the debt. <i>The business must give you details about the transaction if you ask. For example, if you dispute a debt on a credit card account you did not open, ask for a copy of the application and applicant's signature.</i>
<input type="checkbox"/> Contact the three nationwide credit reporting companies.	<input type="checkbox"/> Take steps to have fraudulent information blocked from your credit report and to stop a business from selling or transferring a debt for collection. <i>Follow the steps on page 15, How to Ask Credit Reporting Companies to Block Information.</i>
<input type="checkbox"/> Update your files.	<input type="checkbox"/> Record the dates you made calls or sent letters. <input type="checkbox"/> Keep copies of letters in your files.

HOW TO STOP A DEBT COLLECTOR FROM SELLING OR TRANSFERRING A DEBT

Follow the steps on page 15, How to Ask Credit Reporting Companies to Block Information.

After each credit reporting company accepts your Identity Theft Report, it must tell the debt collector that the debt may be caused by identity theft. Then, the debt collector can't sell or transfer the debt or report it to a credit reporting company.

HOW TO PERMANENTLY STOP CALLS AND LETTERS FROM A DEBT COLLECTOR

STEP BY STEP:

Write a letter to the debt collector.

Update your files.

NOTES:

Tell them to stop contacting you about the debt.

After the debt collector gets the letter, it can't contact you again, except once – to say it won't contact you again, or that it plans to take specific action. Sending this letter should stop calls and letters from the collector, but it doesn't prevent the debt collector from suing you to collect the debt. See sample letter at the back of this Guide on page G-1.

To stop collection action, follow the steps on page 21.

Record the dates you made calls or sent letters.

Keep copies of letters in your files.

Utilities

An identity thief may use your personal and financial information to get telephone, cable, electric, water, or other services. Report fraudulent accounts to the service provider as soon as you discover them.

HOW TO REPORT FRAUDULENT UTILITY CHARGES AND ACCOUNTS

STEP BY STEP:

Contact the utility or service provider.

Contact your Ohio Public Utility Commission for additional help.

Contact the Federal Communications Commission for help with cell phone or telephone services.

Update your files.

NOTES:

Close the account that the identity thief opened.

Call 1-800-686-PUCO (7826)

1-888-225-5322
1-888-835-5322 (TTY)
Consumer & Governmental Affairs Bureau
445 12th Street, SW
Washington, DC 20554
www.fcc.gov/cgb

Record the dates you made calls or sent letters.

Keep copies of letters in your files.

Misuse of Social Security Number

An identity thief may steal your Social Security number and sell it, or use the number to get a job or other benefits. Contact the Social Security Administration when you discover any misuse of your Social Security number.

HOW TO REPORT MISUSE OF YOUR SOCIAL SECURITY NUMBER

STEP BY STEP:	NOTES:
<input type="checkbox"/> Contact the Social Security Administration	<p><i>www.socialsecurity.gov</i></p> <p><i>Fraud Hotline</i> 1-800-269-0271 1-866-501-2101 (TTY)</p> <p><i>Social Security Administration Fraud Hotline</i> P.O. Box 17785 Baltimore, MD 21235</p>
<input type="checkbox"/> Update your files.	<input type="checkbox"/> Record the dates you made calls or sent letters. <input type="checkbox"/> Keep copies of letters in your files.

Government-Issued Identification

If your government-issued identification – for example your driver’s license, passport, or Medicare card – has been lost, stolen, or fraudulently misused, contact the agency that issued the identification.

HOW TO REPORT A LOST, STOLEN, OR MISSING DRIVER’S LICENSE

STEP BY STEP:	NOTES:
<input type="checkbox"/> Contact your local BMV.	<input type="checkbox"/> Cancel the lost or stolen item and get a replacement license or ID in your name.
<input type="checkbox"/> Update your files.	<input type="checkbox"/> Record the dates you made calls or sent letters. <input type="checkbox"/> Keep copies of letters in your files.

REDUCE YOUR RISK

Review Your Credit Reports

You have the right to get a free copy of your credit report every 12 months from each of the three nationwide credit reporting companies. Your credit report may show the first signs that someone has misused your information, so it's important to check your report a few times a year. Ordering one free report every four months lets you monitor your file and spot errors early.

You can get your free credit report at www.annualcreditreport.com or by calling 1-877-322-8228.

Read Your Account and Billing Statements

- Look for charges you didn't make.
- Be alert for bills that don't arrive when you expect them.
- Follow up if you get credit card or account statements you don't expect.
- Correct any errors as soon as possible.

Respond Quickly to Notices from the Internal Revenue Service

If you get a notice from the IRS that suggests someone misused your Social Security number, respond quickly to the address included with the notice. The notice may say that you didn't pay taxes on a job you know you never held, or that your Social Security number was used on another return. Remember that the IRS never makes first contact with taxpayers by email, and doesn't ask for personal information through email. If you get an email that claims to be from the IRS, call the IRS before you respond. Call **1-800-829-1040** for more information.

If you find out that an identity thief has used your Social Security number on a tax return, call the IRS's Specialized Identity Theft Protection Unit at **1-800-908-4490**.

Protect Your Personal Information

Keep your important papers secure

- **Lock them up.** Lock your financial documents and records in a safe place at home, and lock your wallet or purse in a safe place at work. Keep your information secure from roommates or workers who come into your home.
- **Limit what you carry.** When you go out, take only the identification, credit, and debit cards you need. Leave your Social Security and Medicare cards at home or in a secure place.
- **Shred sensitive documents.** Shred receipts, credit offers, credit applications, insurance forms, physician statements, checks, bank statements, expired charge cards, and similar documents before you put them in your trash.

Secure your Social Security Number

- **Protect it.** Share your Social Security number, and your child's, only when necessary. Ask if you can use a different kind of identification.
- **If someone asks you to share** your Social Security number or your child's, ask:
 - why they need it
 - how it will be used
 - how they will protect it
 - what happens if you don't share the number

The decision to share is yours. A business may not provide you with a service or benefit if you don't provide your number.

- **Sometimes you must share your number.** Your employer and financial institutions need your Social Security number for wage and tax reporting purposes. A business may ask for your Social Security number so they can check your credit when you apply for a loan, rent an apartment, or sign up for utility service.

Be alert to impersonators online

- **Be sure you know who is getting your personal or financial information online.** If a company that claims to have an account with you sends email asking for personal information, don't click on links in the email. Instead, type the company name into your web browser, go to their site, and contact them through customer service. Or, call the customer service number listed on your account statement. Ask whether the company really sent a request.

Protect your computer and mobile device

- **Use anti-virus software, anti-spyware software, and a firewall.** Set your preference to update these protections often. Protect against intrusions and infections that can compromise your computer files or passwords by installing security patches for your operating system and other software programs.
- **Don't open files, click on links, or download programs sent by strangers.** Opening a file from someone you don't know could expose your system to a computer virus or spyware that captures your passwords or other information you type.
- **Safely dispose of personal information.**
- Before you dispose of a computer, get rid of all the personal information it stores. Use a wipe utility program to overwrite the entire hard drive.

Protect your data and personal information

- **Encrypt your data.** Keep your browser secure. To guard your online transactions, use encryption software that scrambles information you send over the internet. A "lock" icon on the status bar of your internet browser means your information will be safe when it's transmitted. Look for the lock before you send personal or financial information online.
- **Be wise about Wi-Fi.** Before you send personal information over your laptop or smartphone on a public wireless network in a coffee shop, library, airport, hotel, or other public place, see if your information will be protected. If you use an encrypted website, it protects only the information you send to and from that site. If you use a secure wireless network, all the information you send on that network is protected.
- **Keep passwords private.** Use strong passwords with your laptop, credit, bank and other accounts. The longer the password, the harder it is to crack. Create passwords that mix letters, numbers, and special characters. Don't use the same password for many accounts. If it's stolen from you – or from one of the companies with which you do business – it can be used to take over all of your accounts.
- **Don't overshare on social networking sites.** If you post too much information about yourself, an identity thief can find information about your life, use it to answer 'challenge' questions on your accounts, and get access to your money and personal information. Consider limiting access to your networking page to a small group of people. Never post your full name, Social Security number, address, phone number, or account numbers in publicly accessible sites.
- **Lock up your laptop.** Keep financial information on your laptop only when necessary. Don't use an automatic login feature that saves your user name and password, and always log off when you're finished. That way, if your laptop is stolen, it will be harder for a thief to get at your personal information.
- **Read privacy policies.** Yes, they can be long and complex, but they tell you how the site maintains accuracy, access, security, and control of the personal information it collects; how it uses the information, and whether it provides information to third parties. If you don't see or understand a site's privacy policy, consider doing business elsewhere.

SAMPLE LETTERS AND FORMS

Sample Letters

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SAMPLE DISPUTE LETTER FOR EXISTING ACCOUNTS

[Date]

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Name of Company]

[Fraud Department or Billing Inquiries]

[Address]

[City, State, Zip Code]

[RE: Your Account Number (if known)]

Dear Sir or Madam:

I am writing to dispute [a] fraudulent charge[s] on my account in the amount[s] of \$____, and posted on [dates]. I am a victim of identity theft, and I did not make [this/these] charge[s]. I request that you remove the fraudulent charge[s] and any related finance charge and other charges from my account, send me an updated and accurate statement, and close the account (if applicable). I also request that you stop reporting this inaccurate information and report the correct information to all of the nationwide credit reporting companies (CRCs) to which you provided it.

Enclosed is a copy of my Identity Theft Report and credit report. Please investigate this matter and send me a written explanation of your findings and actions.

Sincerely,

[Your Name]

Enclosures:

- Identity Theft Report
- Credit report of [Your Name] identifying information to be corrected

SAMPLE DISPUTE LETTER FOR NEW ACCOUNTS

[Date]

[Your Name] [Your Address]
[Your City, State, Zip Code]

[Name of Company]
[Fraud Department or Billing Inquiries]
[Address]
[City, State, Zip Code]

[RE: Your Account Number (if known)] Dear Sir or

Madam:

I am a victim of identity theft. I recently learned that my personal information was used to open an account at your company. I did not open or authorize this account, and I therefore request that it be closed immediately. I also request that [Company Name] absolve me of all charges on the account, and that you take all appropriate steps to remove information about this account from my credit files.

Enclosed is a copy of my Identity Theft Report, and a copy of my credit report showing the fraudulent items related to your company that are the result of identity theft. As a furnisher, upon receipt of a consumer's written request that encloses an Identity Theft Report, you are required to cease furnishing the information resulting from identity theft to any credit reporting company.

As you know, under section 605B of the Fair Credit Reporting Act, your responsibilities include, but are not limited to, ceasing to provide the inaccurate information to any CRC and ensuring that you do not attempt to sell or transfer the fraudulent debts to another party for collection.

Please investigate this matter, close the account and absolve me of all charges, take the steps required under the Fair Credit Reporting Act, and send me a letter explaining your findings and actions.

Sincerely,
[Your Name]

Enclosures:

- Identity Theft Report
- Credit report of [Your Name] identifying information to be corrected

SAMPLE LETTER TO CREDIT REPORTING COMPANY

[Date]

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Credit Reporting Company Name and Address]

Write a separate letter to each of the 3 companies.

See contact info on inside back cover.

Dear Sir or Madam:

I am a victim of identity theft and I write to dispute certain information in my file resulting from the crime. I have circled the items I dispute on the attached copy of my credit report. The items I am disputing do not relate to any transactions that I made or authorized. Please remove or correct this information at the earliest possible time.

I dispute the [name of source, like "Company" or "Court"] [name of item, like "account" or "judgment"] because [explain why the item is inaccurate]. As required by section 611 of the Fair Credit Reporting Act, I am requesting that the item[s] be removed [or request another specific change] to correct the information.

[If possible: I have enclosed copies of documents that support my dispute.] Please investigate and correct the disputed item[s] as soon as possible.

Sincerely,

[Your Name]

Enclosures:

- Identity Theft Report
- Credit report of [Your Name] identifying information to be corrected

SAMPLE LETTER TO BLOCK INFORMATION TO THE CREDIT REPORTING COMPANY

[Date]

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Credit Reporting Company Name and Address]

Write a separate letter to each of the 3 companies.

See contact info on inside back cover.

Dear Sir or Madam:

I am a victim of identity theft. The information listed below appears on my credit report but I did not make or approve of this transaction/these transactions. This happened because of identity theft.

[List every transaction that resulted from identity theft and should be blocked. For every transaction, list the name of the company, the kind of transaction, the amount of the transaction, and the date of the transaction.]

Please block this information from my credit report, pursuant to section 605B of the Fair Credit Reporting Act, and send the required notice to all businesses that supplied this information.

The Fair Credit Reporting Act requires you to block the fraudulent information on my credit report resulting from identity theft within four business days and to promptly notify the business that sent you that information.

I have enclosed a copy of my credit report and circled the fraudulent items on the report. I have also enclosed a copy of my Identity Theft Report and proof of my identity.

I appreciate your prompt attention to this matter. Please send me a letter after you have blocked the information from my credit report and sent notice to the business/ businesses involved.

Sincerely,

[Your Name]

Enclosures:

- Identity Theft Report
- Proof of Identity
- Credit report of [Your Name] identifying information to be corrected

SAMPLE LETTER TO BLOCK ON AN EXISTING ACCOUNT TO A CREDITOR

[Date]

[Your Name] [Your Address]
[Your City, State, Zip Code]

[Name of Creditor]
[Creditor's Address]
[Creditor's City, State, Zip Code]

RE: [Your account number]

Dear Sir or Madam:

I am writing to dispute a fraudulent charge/fraudulent charges on my account. The charge was/charges were made on [date] and the amount is [\$xx.xx]. I am a victim of identity theft, and I did not make or authorize this charge/these charges.

Please remove the fraudulent charge/fraudulent charges and any finance charge or other charges related to the fraudulent charge/fraudulent charges. Please send me a corrected statement. **[If you want to close the account, tell the business to close the account and send you a final bill.]** Please stop reporting information about the fraudulent charge/fraudulent charges to all credit reporting companies.

I have enclosed proof of my identity, a copy of my Identity Theft Report, and a copy of my credit report that shows the fraudulent items related to my account with your company. **[Before you send your credit report, black out the information that is not related to this company.]**

Please investigate the fraudulent charge/fraudulent charges and send me a letter explaining your action.

Sincerely,

[Your Name]

Enclosures:

- Identity Theft Report
- Proof of Identity
- Credit report of [Your Name] identifying information to be corrected

SAMPLE LETTER TO BLOCK ON A NEW ACCOUNT TO A CREDITOR

[Date]

[Your Name] [Your Address]
[Your City, State, Zip Code]

[Name of Creditor]
[Creditor's Address]
[Creditor's City, State, Zip Code]

RE: [Your account number]

Dear Sir or Madam:

I am a victim of identity theft. An identity thief used my personal information to open an account with your company. I did not open or authorize this account. Please close this account immediately, absolve me of all charges on the account, and take the appropriate steps to remove information about the fraudulent account from my credit files.

I have enclosed a copy of my Identity Theft Report and a copy of my credit report that shows the fraudulent account with your company. **[Before you send your credit report, black out the information that is not related to this company.]**

Please close the account, absolve me of all charges, do what the Fair Credit Reporting Act requires, and send me a letter explaining your action.

Sincerely,

[Your Name]

Enclosures:

- Identity Theft Report
- Credit report of [Your Name] identifying information to be corrected

SAMPLE LETTER TO STOP COLLECTIONS

[Date]

[Your Name] [Your Address]
[Your City, State, Zip Code]

[Name of Collection Agency]
[Collector's Address]
[Collector's City, State, Zip Code]

Re: [Your account number]

Dear Sir or Madam:

I am a victim of identity theft. An identity thief used my personal information without my permission to open an account and make purchases with [name of business where account was opened]. This debt is not mine. I have enclosed proof of my identity and a copy of my Identity Theft Report.

In accordance with the Fair Debt Collection Practices Act, I am asking you to stop collection proceedings against me and stop communicating with me about this debt, except as the Fair Credit Reporting Act allows. I also ask that you notify [the business where the account was opened] and tell them the debt is the result of identity theft.

The Fair Credit Reporting Act requires that debt collectors give an identity theft victim documents related to an account if the victim asks. Please send me copies of all records relating to the account, including:

- Account applications made on paper, online, or by telephone
- Account statements or invoices
- Records of payment or charge slips
- Delivery addresses associated with the account
- Records of phone numbers used to activate or access the account
- Signatures on applications and accounts
- Investigators report

Please send me a letter explaining what you have done to:

- inform the [business where the account was opened] that the debt is the result of identity theft
- stop collection proceedings against me
- stop reporting information about the debt to credit reporting companies
- provide me with the records I request

Sincerely,

[Your Name]

Enclosures:

- Identity Theft Report
- Proof of Identity

SAMPLE LETTER TO OBTAIN DOCUMENTATION

[Date]

[Your Name] [Your Address]
[Your City, State, Zip Code]

[Name of Creditor]
[Creditor's Address]
[Creditor's City, State, Zip Code]

Dear Sir or Madam:

I am a victim of identity theft. **[Describe what happened. Include the kind of transaction(s), the amount(s), the date(s), and other details you know.]** In accordance with section 609(e) of the Fair Credit Reporting Act, please send me copies of business records relating to the fraud I described.

The law directs you to provide me with these documents for free and without requiring a subpoena within thirty days of getting my request. I have enclosed a copy of my Identity Theft Report and proof of my identity.

Please send me copies of all records relating to the fraud, including:

- Account applications made on paper, online or by phone
- Account statements or invoices
- Records of payments or charge slips
- Delivery addresses associated with the account(s)
- All records of phone numbers used to activate or access the account
- Investigator's report
- All other documents associated with the account

Sincerely, [Your Name]

Enclosures:

- Identity Theft Report
- Proof of Identity



MIKE DEWINE

★ OHIO ATTORNEY GENERAL ★

The Office of Ohio Attorney General
Consumer Protection Section - Identity Theft Unit
30 East Broad Street, 14th Floor
Columbus, Ohio 43215
(Phone) 1-800-282-0515
(Fax) 1-866-268-2279
www.OhioAttorneyGeneral.gov

IDENTITY THEFT NOTIFICATION AND AFFIDAVIT

Please Note: Information you submit with your Notification and Affidavit is considered public information and may be released as part of a public records request. Efforts will be made to safeguard information you are providing as protected by law.

Personal Information

Check here if you **only** wish to receive the Self-Help Guide. The guide contains useful information that will help you address the effects of identity theft. By selecting this option, you will be sent the Self Help Guide, and your complaint will be closed. Should you have any questions throughout the process, please feel free to contact the Ohio Attorney General’s Office for assistance.

When choosing this option, **only** provide your name, email address, and current mailing address below.

Tell Us About Yourself: Mr. Mrs. Ms. **Active duty service or immediate family member?** Yes

Full Legal Name: _____

E-mail Address: _____

Current Address: _____

City: _____ State: _____ Zip Code: _____

Daytime Phone: () _____ Cell Phone: () _____

Previous Address: _____ Dates: From _____ To _____

City: _____ State: _____ Zip Code: _____

Previous Telephone Number: () _____

Date of Birth: _____ Social Security Number: _____

Driver’s License or Identification Card state and number: _____

Name: _____

How the Fraud Occurred

Review and check all that apply:

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.

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

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

To the best of my knowledge and belief, the following person(s) used my information or identification documents to commit identity theft:
Name (if known): _____ Phone Number (if known): _____
Address (if known): _____

Fraudulent Account Statement – Creditor(s)/Collection Agencies

List the entities you would like us to contact. Include copies of bills, invoices, correspondences, etc.

As a result of the events described in this Notification and Affidavit, the following account(s) was/were opened in my name without my knowledge, permission, or authorization using my personal identification or identifying documents:

Name of Creditor/Collector	Account Number	Disputed Amount

Review and check all of the following:

I expressly authorize the Ohio Attorney General’s Office to speak with the creditors, collectors, or any other entity listed above regarding the accounts listed above for the sole purpose of resolving any issues related to events described in the Identity Theft Notification and Affidavit.

I expressly authorize the creditors, collectors, or any other entity listed above to speak with the Ohio Attorney General’s Office regarding the accounts listed above for the sole purpose of resolving any issues related to events described in the Identity Theft Notification and Affidavit.

Name: _____

Document Checklist

When submitting this form, please include the following supporting documentation:

- ✓ A **copy** of a valid government-issued photo-identification card (ex. Driver's License, state issued ID card, or passport).
- ✓ A **copy** of the report you filed with the police or sheriff's department.

Signature

YOUR SIGNATURE MUST BE NOTARIZED

By signing below, I acknowledge and understand that any information I submit to the Ohio Attorney General's Office is considered public information and *may* be released in a public records request. I understand a copy of this form and all relevant documents related to my Notification and Affidavit will be forwarded to the company/companies identified in my Notification and Affidavit. I understand that the Ohio Attorney General cannot serve as my private attorney.

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

SIGNATURE

Sworn to and subscribed in my presence this _____ day of _____, _____

in the City of _____, County of _____, State of Ohio.

NOTARY PUBLIC

My Commission Expires _____

CONTACT INFORMATION

CREDIT REPORTING COMPANIES

Equifax

www.equifax.com
1-800-525-6285

Experian

www.experian.com
1-888-397-3742

TransUnion

www.transunion.com
1-800-680-7289

Ask each company for the email or postal mail address for sending dispute or blocking requests.

FEDERAL GOVERNMENT

Federal Communications Commission

For help with telephone service:

www.fcc.gov/cgb

1-888-225-5322

1-888-835-5322 (TTY)

Federal Financial Institutions Examination Council

To locate the agency that regulates a bank or credit union:

www.ffiec.gov/consumercenter

Federal Trade Commission

To report identity theft:

www.ftc.gov/complaint

1-877-438-4338

1-866-653-4261 (TTY)

Internal Revenue Service

Identity Protection Specialized Unit

To report identity theft:

www.irs.gov/identitytheft

1-800-908-4490

Legal Services Programs

To locate a legal services provider:

www.lsc.gov/local-programs/program-profiles

Social Security Administration

To report fraud:

Go to www.socialsecurity.gov and type "Fraud" in the Search box.

1-800-269-0271

1-866-501-2101 (TTY)

U.S. Department of Education

To report fraud:

www.ed.gov/about/offices/list/oig/hotline.html

Or go to www.ed.gov and type "OIG Hotline" in the Search box.

1-800-647-8733

U.S. Department of Justice

To report suspected bankruptcy fraud:

www.justice.gov/ust/eo/fraud

Or send email to USTP.Bankruptcy.Fraud@usdoj.gov

U.S. Department of State

To report a lost or stolen passport:

www.travel.state.gov

1-877-487-2778

1-888-874-7793 (TDD/TTY)

U.S. Postal Inspection Service

To file a complaint:

<https://postalinspectors.uspis.gov/contactUs/filecomplaint.aspx>

1-877-876-2455

U.S. Postal Service

To place a hold on mail:

www.usps.com/holdmail

To locate a post office:

www.usps.com

1-800-275-8777

U.S. Securities and Exchange Commission

To report fraud:

www.sec.gov/complaint/tipscomplaint.shtml

1-800-732-0330

OTHER

American Bar Association

To locate state and local bar associations:
www.americanbar.org/groups/bar_services/resources/state_local_bar_associations.html

Certegy

To ask about a declined check:
www.askcertegy.com

1-800-437-5120

Opt Out

To opt out of prescreened offers of credit or insurance:
www.optoutprescreen.com

1-888-567-8688

Free Annual Credit Reports

To order a free annual credit report:
www.annualcreditreport.com

1-877-322-8228

ChexSystems, Inc.

To report checking accounts opened in your name:
www.consumerdebit.com

1-800-428-9623

OHIO ATTORNEY
GENERAL'S OFFICE

Consumer Resources

Federal Trade Commission
([ftc.gov/idtheft](https://www.ftc.gov/idtheft))



MIKE DEWINE
— ★ OHIO ATTORNEY GENERAL ★ —