

CLEAR THE RECORD

If you've been a victim, and unauthorized charges have made it onto your credit card statement, creditors should be sent letters like this:

Example 1: I am writing to dispute a fraudulent charge/debit on my account in the amount of _____. I am a victim of identity theft and I did not make this charge/debit.

I am requesting the charge be removed/debit be reinstated and associated charges to the fraudulent amount be credited. I also ask to receive a revised, accurate statement. Enclosed are materials supporting my position, including the theft report filed with police.

Please investigate this matter and correct the fraudulent charge/debit as soon as possible.

Example 2: I am a victim of identity theft. I am writing to request you block the following fraudulent information in my file. This information does not relate to any transaction I have made.

Items to be attached should include a copy of your credit report with notations about items that do not belong, as well as a copy of the theft report filed with a law enforcement agency.

Always keep copies of letters and notes from any conversations or efforts to resolve the issues.

ASK QUESTIONS

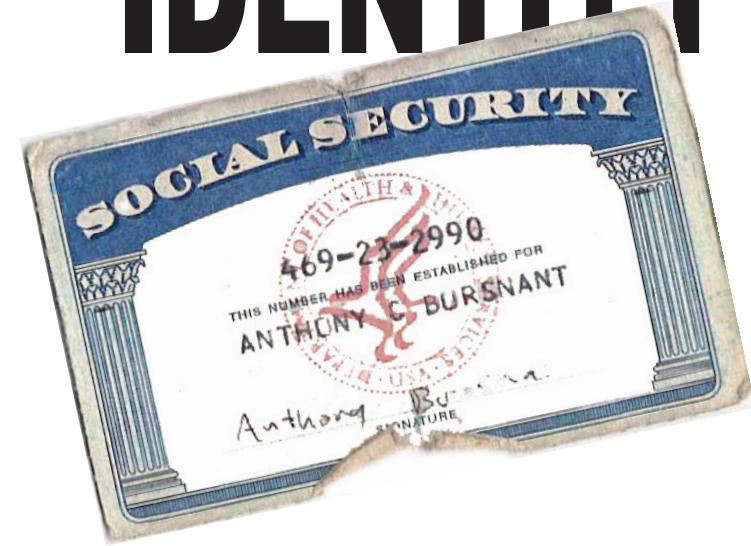
Don't be afraid to ask questions! If a person or company requests your information, how will it be used? Will it remain confidential? Is the information optional? If you're not comfortable with all the answers, be safe – not sorry.

KNOW YOUR RIGHTS

Federal credit laws help you undo some of the damage done by identity theft.

- Credit agencies must remove inaccurate or incorrect information from your personal report.
- Written disputes may be filed with credit-card companies within 60 days of when problems show up, and you may be accountable for no more than \$50 of unauthorized charges. Companies must investigate and either correct or explain their position within 90 days.
- Debt collectors must halt their efforts if you file a written dispute within 30 days of the first contact with you. The collection cannot resume until the debt is verified.

KEEP YOUR IDENTITY



Information you need to know about identity theft



**ELKHART COUNTY
SHERIFF'S DEPARTMENT**

111 N. THIRD ST. • GOSHEN, IN 46526

WWW.ELKHARTCOUNTYSHERIFF.COM

IT CAN HAPPEN.

Identity theft is the act of stealing personal information to commit fraud. A starting point can be something as simple as the taking of an unattended wallet or purse at a store or restaurant. It can also be as technologically advanced as phishing, when Internet schemers ask for personal information to “update your file.”

The most common way is social engineering, a phone call from someone asking you to verify Social Security number, date of birth and other details. It happens to individuals and businesses.

How do you know if you are a victim?

PROTECT YOURSELF!

- Shred documents containing personal information, such as credit card statements and loan applications.
- Use a driver’s license number or have a client number assigned to you instead of using your Social Security number.
- Examine account activity regularly, and review bills each month.
- Retrieve mail as soon as possible, and don’t use your home box for outgoing mail.

Maybe bills or other mail don’t arrive when expected.

Maybe credit cards arrive when no application was made, or worse, credit is denied for no apparent reason.

Maybe debt collectors will call about merchandise or services you didn’t buy.

If you suspect identity theft, order a copy of your credit report from the major credit agencies. The reports are available for free once a year.

Any attempts to open new lines of credit with the stolen information should be shown on the reports if the accounts are at least 30 days old.

VICTIM? HERE’S WHAT TO DO

If your wallet or purse is stolen:

- 1.** File a police report immediately.
- 2.** Cancel each credit and debit card. Request cards with new account numbers from the providers.
- 3.** Report a missing driver’s license to the Bureau of Motor Vehicles.
- 4.** Report information to the major consumer credit agencies.
- 5.** Report any unauthorized transactions to appropriate banks and credit unions. Talk with a representative of the financial institution about the next steps to take.
- 6.** Notify the Federal Trade Commission (877-438-4338 or consumer.gov/idtheft). The FTC keeps a database of identity theft information and refers complaints to the proper authorities.

And if keys to homes and vehicles were taken, make sure to change the locks to keep other personal property and information safe.

If you believe your identity has been used:

- 1.** Obtain a copy of your credit report and request a fraud alert, also known as a “Hawk” alert.
- 2.** Carefully review the credit report and alert the credit bureaus and financial institutions of any information you consider erroneous.
- 3.** Report the unauthorized use of your identity to the police and Federal Trade Commission.

In either case, maintain a record of the people, agencies and businesses you contact about the theft of your identity.

TO REACH THE THREE MAJOR CREDIT REPORTING AGENCIES:

EQUIFAX.COM (800-997-2493) • TRANSUNION.COM (800-680-7289) • EXPERIAN.COM (888-397-3742)