

## Who to contact for help

DuPage County State's Attorney's Office

*Complaints Division*

(630) 407-8014

Federal Trade Commission

*Identity Theft Hotline*

1-877-IDTHEFT (438-4338)

[www.ftccomplaintassistant.gov](http://www.ftccomplaintassistant.gov)

[www.identitytheft.gov](http://www.identitytheft.gov)

## Three major credit bureaus

Equifax - [www.equifax.com](http://www.equifax.com)

(800) 525-6285

Trans Union - [www.transunion.com](http://www.transunion.com)

(800) 680-7289

e-mail: [fvad@transunion.com](mailto:fvad@transunion.com)

Experian - [www.experian.com](http://www.experian.com)

(888) 397-3742

## DuPage County State's Attorney's Office

503 N. County Farm Road

Wheaton, IL 60187

[www.dupageco.org/statesattorney](http://www.dupageco.org/statesattorney)

(630) 407-8000

(630) 407-8003 TDD

[SAO@dupageco.org](mailto:SAO@dupageco.org)

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**DuPageSAO**



*A Message From*

**Bob  
Berlin**

**DuPage County  
State's Attorney**

One of the fastest growing crimes this century is identity theft. Unsuspecting persons open up their mail to find outrageous credit card bills or learn that someone has been using their personal identity to destroy their credit.

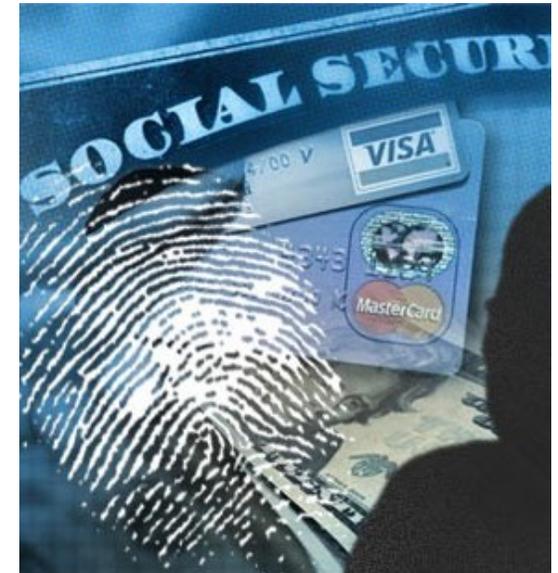
But identity theft doesn't just affect this unsuspecting person — it affects us all through higher prices and insurance premiums passed on to consumers to defray the expense that this crime costs businesses.

If you believe that you have been a victim of identity theft, contact your local police department immediately.

Citizens must work hand-in-hand with law enforcement in order to control this fast-growing crime.

The DuPage County State's  
Attorney's Office

## How to Prevent Identity Theft



**DuPage County  
State's Attorney  
Robert B. Berlin**

# “Identity theft can leave your financial assets in ruin. Never give out vital information.”

DuPage County State’s Attorney Robert B. Berlin

## Reduce your chances of becoming a victim of Identity Theft by taking these precautions

1. You are entitled to one free credit report per year from each of the three credit bureaus. Every four months you should order your credit history from one of the three bureaus.
2. Place passwords on your credit card, bank, and phone accounts.
3. Secure personal information in your home.
4. Ask about information security procedures in your workplace.
5. Do not give out personal information on the phone, through the mail or over the Internet unless *you’ve initiated* the contact or are sure you know who you’re dealing with.
6. Guard your mail and trash from theft.
  - Deposit outgoing mail in the post office collection boxes or at your local post office, rather than in an unsecured mailbox.
  - Tear or shred your charge receipts, copies of credit applications, insurance forms, physician statements, checks and bank statements, expired charge cards that you’re discarding, and credit offers you get in the mail.
7. Before revealing any personally identifying information (for example, on an application), find out how it will be used and secured and whether it will be shared with others.
8. Don’t carry your Social Security Number (SSN) Card. Leave it in a secure place. Give your SSN only when absolutely necessary.
9. Carry only the identification information and the number of credit and debit cards that you’ll actually need.
10. Pay attention to your billing cycles. Follow up with creditors if your bills don’t arrive on time.
11. Be wary of promotional scams. Identity thieves may use phone offers to get you to give them your personal information.
12. Be vigilant about giving out your personal information over the Internet. An identity thief may not need to set foot in your house to steal your personal information. SSNs, financial records, tax returns, birthdates and bank account numbers may be stored in your computer — a goldmine to an identity thief.
13. Review your bank statements and credit card statements for unauthorized transactions.

## If you are a victim of Identity Theft

FIRST — Place a fraud alert on your credit reports. Contact the fraud departments of each of the three major credit bureaus (see back page.) You only need to contact one of the three companies. The company you call is required by law to contact the other two.

SECOND — Close the accounts that you know or believe have been tampered with or opened fraudulently. Speak with someone in the security or fraud department of the company. Follow up in writing each company, including supporting documents (send copies, not originals.) Send all correspondence via certified mail, return receipt requested. Once you place the fraud alert, you are entitled to one free copy of your credit report from each of the three credit reporting companies. Ask that only the last four digits of your social security number appear on your credit report.

THIRD — File a police report with your local police or the police in the community where the identity theft took place.

FOURTH — File a complaint with the Federal Trade commission. This will help authorities track down identity thieves across the nation.