



A project of the Coalition of Wisconsin Aging Groups

Take Action Against Identity Theft

Fast and Easy Tips to Protect your identity

- 1) **NEVER Give out Credit Card and Bank Account Information** (or other personal information, like your Social Security number) by phone or over the Internet, unless the transaction was initiated by you with a trusted, reputable vendor, whose name and phone number you have verified independently as legitimate.
- 2) **Keep your personal identifying information in a safe location** and refrain from sharing that information with anyone that you do not fully trust.
- 3) **Opt out of credit marketing lists:** 1-888-5OPTOUT (888-567-8688)
- 4) **Use a shredder** to foil garbage thieves.
- 5) **Get on No Call Lists**
State No Call: 1-866-9NO-CALL (1-866-966-2255) nocall.wisconsin.gov (renew every two years)
Federal No Call: www.donotcall.gov (permanent)
- 6) **Go over your monthly bank account statements** and check for any unauthorized charges.
- 7) **Check your credit reports for any suspicious activity:** 1-877-322-8228 or www.annualcreditreport.com. You may also download their form online to submit your request via US Mail.

There are three Credit Reporting Agencies (Equifax, Experian, and TransUnion). If you request a free report from one agency every four months, you can keep track of your credit report all year long.



What to do if you have been a victim of identity theft...

- 1) Contact your bank and/or credit card companies immediately** to close all accounts that may have been compromised.
- 2) Get a 90-day “fraud alert” placed on credit reports** (if you contact one credit reporting agency (CRA), they will alert the other two).

Equifax Consumer Fraud Division
Toll-free 800-525-6285
www.equifax.com

Experian’s National Consumer Assistance
(888) 397-3742 (TDD 800-972-0322)
www.experian.com

TransUnion Fraud Victim Assistance Department
(800) 680-7289 (TDD 877-553-7803)
www.transunion.com



- 3) Report the identity theft to the Federal Trade Commission** by completing their ID Theft Affidavit online at <https://www.ftccomplaintassistant.gov/>.
- 4) File a police report** at your local police department. Bring your ID theft affidavit with you when filing the police report to make the process quicker and easier.
- 5) Obtain a Security Freeze** (\$10 or free with a police report).
Send letter including your complete name, including any suffix (e.g. Jr., Sr., etc.), complete address, Social Security number and date of birth to all 3 CRAs. Include a copy of your police report to avoid the \$10 fee for each CRA.

Equifax - CSC Credit Services, Security Freeze, PO Box 674438, Houston, TX 77267

Experian - Experian Security Freeze, PO Box 9554, Allen TX 75013

TransUnion - TransUnion Security Freeze, PO Box 6790, Fullerton, CA 92834

Note: The **FTC ID Theft Affidavit coupled with a police report is known as an “identity theft report”** and will be extremely important in recovering your identity and eliminating any fraudulent charges. Having an identity theft report will allow you to:

- Block fraudulent information from appearing on your credit report
- Prevent a company from refurnishing fraudulent information to a Credit Reporting Agency
- Prevent a company from selling or placing for collection bad debts that result from ID theft
- Place an Extended Fraud Alert (lasts for 7 years)
- Obtain transaction documents from businesses

Contact CWAG’s Elder Financial Empowerment Project Helpline

If you are over the age of 60 and feel you have been the victim of identity theft or financial abuse, contact CWAG’s Elder Financial Empowerment Helpline at **1-800-488-2596** for free information, advocacy, and referral services.