HELP FOR IDENTITY THEFT VICTIMS

What is identity theft?

Identity theft occurs when someone obtains and uses your personal information without your permission to commit a fraud. Identity theft is a state and federal crime. If you think you are a victim of identity theft, immediately contact your local police department or sheriff's office and file a police report.

Identity Theft Unit

The Ohio Attorney General's Consumer Protection Section created an Identity Theft Unit to help victims rectify the effects of identity theft. The unit offers two programs:

Traditional Assistance

- A consumer advocate will work with credit agencies, creditors, collectors, or other organizations on the victim's behalf.
- Individuals must have a police report to participate in this program.
- This option is ideal for those who are not comfortable trying to correct the effects of identity theft themselves.

Self-Help Assistance

- Victims will receive a step-by-step guide to attempt to rectify the effects of identity theft themselves.
- The guide includes necessary contact information and form letters to dispute information on credit reports, dispute charges, or take other action.
- This option is ideal for those who prefer to work at their own pace and contact credit reporting agencies and creditors themselves.

For information or assistance, visit **www.OhioAttorneyGeneral.gov** or call **800-282-0515.**

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OHIO ATTORNEY GENERAL

www.OhioAttorneyGeneral.gov

IDENTITY THEFT PREVENTION TIPS

- Check your credit report(s) at **www.annualcreditreport.com** at least once a year.
- Monitor your bank account statements regularly.
- Never carry unnecessary personal information in your wallet or purse.
- Shred documents containing personal information.
- If a bill fails to arrive, contact the company immediately. Thieves may steal information from mailboxes.
- Never share personal information with anyone who contacts you unexpectedly.
- Update your computer software and mobile applications regularly.
- Use Internet passwords that are hard to guess, and change them regularly.
- Set passcodes on your smartphone.
- If doing business online, make sure the site is secure. It should start with "https."
- Make copies of your credit cards (front and back) so you can call and cancel them quickly if they are stolen.

IMMEDIATE STEPS FOR VICTIMS OF IDENTITY THEFT

- File a police report.
- Place an initial fraud alert on your credit report through the credit reporting agencies listed below.
- Order your credit reports and contact your bank or credit provider.
- Contact the Ohio Attorney General's Office.

SIGNS OF IDENTITY THEFT

- You find inaccurate personal information or unfamiliar accounts on your credit report.
- Bill collectors contact you about debts you do not owe.
- You no longer receive certain mail or you receive mail related to unfamiliar credit cards.
- You are denied credit for no apparent reason.

YOU MAY NOT BE A VICTIM OF IDENTITY THEFT IF:

- A data breach occurred, but your information was not used fraudulently.
- You allow someone to use your personal information, such as your credit card.

IMPORTANT RESOURCES

- Attorney General's Office, **800-282-0515** or **www.OhioAttorneyGeneral.gov**
- Annual Credit Report, **877-322-8228** or **www.annualcreditreport.com**
- Equifax, **800-525-6285** or **www.equifax.com**
- Experian, **888-397-3742** or **www.experian.com**
- TransUnion, **800-680-7289** or **www.transunion.com**

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