

Identity Theft/Fraud

*Provided by the Fairfield County Prosecuting Attorney's Office – Kyle Witt
Office of the Victim Assistance Division*

What is it?

Identity theft is when someone takes the victim's identity to obtain credit, credit cards, steals money from victim's account, applies for loans, establishes accounts, obtains a job or otherwise uses the victim's name or identity in an unauthorized manner.

How does this happen?

Unfortunately, it is easier than you think. All that is needed is your social security number, your birthdate or any other identifying information such as your address or phone number. With this information in hand an identity thief can create a false ID and pose as you. Identity thieves often provide their own address as yours, saying you have recently moved.

Where can impersonators get your information?

Any person or organization to which you supply your information can be the source of the unauthorized leak or use of your information. (Eg. Internet, doctors offices and even your own mailbox.)

What to do if you become a victim?

- Report a FRAUD ALERT to all three credit agencies and ask for a copy of your credit report from all three agencies
- Call police, file police report
- Close accounts that have been compromised only. Do not close uncompromised accounts as you may have trouble getting credit in the future.
- File a complaint with the **Federal Trade Commission** at 877-ID-THEFT.

You may also ask for a copy of your credit report through their office.

Reduce your Risk of Identity Theft

- Carry only the credit cards you need for a specific outing. Keep your social security card in a safe place at home.
- Don't give out your personal information unless you initiate the contact.
- Shred all documentation containing personal information before you dispose of them.
- When going online make sure to use anti-virus and firewall protection and keep it updated on your computer. Make sure the website is secure.
- Check your credit history at least once a year. If you notice suspicious activity, contact the appropriate agency immediately. You are entitled to a free credit report from each agency a year.
- Review medical, bank and credit card statements thoroughly.

3 MAJOR CREDIT AGENCIES

TRANSUNION

www.transunion.com

EQUIFAX

www.equifax.com

EXPERIAN

www.experian.com

What if you find errors on your credit reports?

Write a dispute letter to the credit agency. List what the error is, explaining the situation.