

Identity Theft BASICS



Identity theft occurs when someone obtains and uses your personal information without your permission to commit a fraud. Common types of identity theft include:

Financial identity theft: Someone opens an account or takes out a loan in your name.

Tax identity theft: Someone files taxes in your name, usually claiming a refund.

Medical identity theft: Someone uses your information to access medical services, procedures or prescription drugs.

Criminal identity theft: Someone uses your information when they are arrested.

Signs of identity theft

- You find inaccurate personal information or unfamiliar accounts on your credit report.
- You're contacted by collectors about debts you do not owe.
- You no longer receive certain mail, or you receive mail related to unfamiliar accounts.
- You are denied credit for no apparent reason.
- You experience a sudden drop in credit score.
- You receive bills that you do not recognize.

Prevention tips

- Never share personal information with anyone who contacts you unexpectedly.
- Consider placing an initial fraud alert or a security freeze on your credit report.
- Never carry unnecessary personal information, such as your Social Security card, in your wallet or purse.
- Shred all outdated documents containing personal information; don't just throw them in the trash.
- Regularly update your computer software and mobile apps.
- Use internet passwords that are hard to guess and change them regularly. Passwords should be at least 12 characters and include capital and lowercase letters, numbers and special characters.
- Set a passcode on your smartphone.
- When entering personal information online, make sure a website is secure by looking for the "s" in "https."
- Don't conduct private business on public WiFi.
- Make copies of your credit cards, and store them securely so you can call to cancel them quickly if they go missing.
- If a bill fails to arrive, contact the company as soon as you notice its delay; thieves sometimes steal information from mailboxes or reroute others' bills.

3 ways to respond

- Review your entire credit report.
- File a police report.
- Place an initial fraud alert on your credit file.



DAVE YOST
OHIO ATTORNEY GENERAL

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

Frequently asked questions **Q&A**

Is identity theft really that big of a deal? Won't my bank just work with me?

Although your bank or credit card issuer may work with you to dispute some withdrawals or charges, identity theft takes many forms. If someone opens an account in your name, it may hurt your credit score, making it harder and more expensive to obtain credit or loans. If someone uses your information to obtain a prescription, you may not be able to get the medicine you need. With tax identity theft, you may not receive the refund you are due.

Why should I check my credit report?

Credit reports contain the history of any credit issued in your name. They are kept by credit reporting agencies, the largest of which are Experian, Equifax and TransUnion. Regularly checking your reports will ensure that no one has opened an account while pretending to be you.

What should I do if my personal information was part of a data breach?

Data breaches involve unauthorized access to your information. Each breach may expose usernames, passwords, credit card numbers, Social Security numbers or various combinations of these details. If you are notified that your information was part of a breach, consider changing your passwords, alerting your credit card provider and/or placing an initial fraud alert or credit freeze on your credit report, especially if the breach involved Social Security numbers.

What is the difference between an initial fraud alert and a credit freeze?

An initial fraud alert tells those issuing credit to take extra steps to confirm your identity. For example, they may ask you to produce extra documentation of your identity. Such an alert is free to place and remains on your credit report for one year, at which point it can be renewed. To place the alert, contact Experian, Equifax or TransUnion, which will then share your request with the other two credit bureaus.

A credit/security freeze blocks access to your credit report to any potential new creditors, meaning that credit generally will not be granted in your name without your permission. Credit freezes are permanent unless you lift or remove them; they are free to place, lift and remove. Keep in mind that if you want to apply for credit, you must lift your freeze using a unique PIN issued to you when you apply for the freeze. To place a credit freeze, contact all three of the major credit reporting agencies.

Is there any way I can protect my child from identity theft?

Generally, children do not have credit reports. To prevent a thief from getting credit issued in the name of a child younger than 16, however, you can ask for a credit record to be created and then immediately frozen. To do this, you will need documentation to prove that you have the ability to act on your child's behalf (for example, a birth certificate) and that you are who you say you are (for example, your driver's license). To place a credit freeze, contact all three of the major credit reporting agencies.

Is there any harm in giving my information to someone who calls me asking for my personal information?

Most legitimate businesses will not call you unexpectedly to ask for personal information. Scammers may try to get your information by posing as a legitimate organization — such as your bank or the IRS. They may even use official-looking logos or alter caller ID to appear legitimate. When in doubt, contact the organization at a phone number you know to be right. Ask whether someone there has tried to contact you. If the answer is no, the call was a scam.

How can the Ohio Attorney General's Office help me?

The Consumer Protection Section of the Ohio Attorney General's Office has an Identity Theft Unit whose members will work with you to help rectify the effects of identity theft. A consumer advocate will work with credit agencies, creditors, collectors or other organizations on your behalf. To participate, fill out a Notification & Affidavit form (available online at www.OhioAttorneyGeneral.gov/Files/Forms) and submit a copy of your police report.

Did you know?

You are entitled to one free credit report a year from each of the three major credit reporting agencies: Equifax, Experian and TransUnion. Visit www.AnnualCreditReport.com to receive a copy of your report. You can pull all three at once or stagger the timing throughout the year.



Important resources

Ohio Attorney General's Office
800-282-0515 or
www.OhioAttorneyGeneral.gov

Annual Credit Report
877-322-8228 or
www.AnnualCreditReport.com

Federal Trade Commission
www.IdentityTheft.gov

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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