

# 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](http://www.OhioAttorneyGeneral.gov) or call **800-282-0515**.



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





## IDENTITY THEFT PREVENTION TIPS

- Check your credit report(s) at [www.annualcreditreport.com](http://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](http://www.OhioAttorneyGeneral.gov)
- Annual Credit Report, **877-322-8228** or [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Equifax, **800-525-6285** or [www.equifax.com](http://www.equifax.com)
- Experian, **888-397-3742** or [www.experian.com](http://www.experian.com)
- TransUnion, **800-680-7289** or [www.transunion.com](http://www.transunion.com)



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