

• You may also want to send copies of the Order Correcting Records to your financial institution and creditors to assist you correcting non-public records maintained by them.

• Send a copy of the police report to the three credit-reporting agencies listed above.

• The credit bureaus are required to block information victims identify as resulting from identity theft. Once these credit-reporting agencies receive the police report and a request from you, they are required to block any adverse information resulting from the identity theft from your credit report.

• Ask businesses to provide you with information about transactions made in your name.

• Under the new law, businesses must give you this information but may require proof of your identification including a copy of the police report and a statement from the Washington State Patrol that your fingerprints are on file.

• If you need to obtain your fingerprints for this purpose, the Washington State Patrol provides this service. You will pay a fee and be given a document indicating that your fingerprints are on file. You may then forward this document to the business that requested them. Businesses refusing to provide infor-

mation to you may be subject to actual damages, plus a \$1,000 penalty for willful violations.

• If the ID thief has stolen your checks or made counterfeit checks, and then used those checks to make purchases or pay bills, you will probably be contacted by collection agencies that want you to pay the debts.

• Explain to each collection agency in writing that you have been the victim of identity theft.

• You will need to provide the following information: a copy of a government issued photo identification issued prior to the alleged identity theft; a certified copy of a police report; a written statement describing the nature of the fraud or identity theft; information regarding the relevant financial institutions, account numbers, check numbers, etc; and a statement that the subject debt is being disputed because of an identity theft.

• Once a collection agency has been notified that the debt is a result of an identity theft, the collection agency may not continue to call you. This prevents victims from being inundated with calls for every misused check if they have had a box or book of checks stolen or forged.

• Although calls might stop, you may still be

subject to legal action by collection agencies. However, there are limits on what a collection agency can do to try to collect a debt from you. For more information about debt collection, please see the Attorney General's web site at <http://www.wa.gov/ago/consumer> or call the AG's consumer line at 1-800-551-4636.

Help for Victims Where to Go For Help

• If you are a victim of identity theft, contact your local law enforcement agency and the Federal Trade Commission's Identity Theft Hotline, 1-877-IDTHEFT.

• The FTC and Attorney General post step-by-step directions on their websites for reporting identity theft and protecting your credit history. The Internet addresses are:

• Federal Trade Commission:
<http://www.ftc.gov>

• Washington State Attorney General's Office:
<http://www.wa.gov/ago>

• The Attorney General's Identity Theft Experts in our statewide Consumer Resource Centers can help refer you to the proper authorities, assist victims with referrals, and help resolve problems with credit reporting and collections. Consumer Resource Centers can be reached at 1-800-551-4636.

July 2001

Identity Theft



A Consumer Guide

Washington State
Attorney General's Office

Identity Theft

Introduction

An identity thief is someone who steals your checks, your Social Security number, or other personal identification, then uses your information to obtain credit in your name or to commit a crime.

We hope you never find you've been the victim of an identity thief. But if you are, this brochure should help you to regain your true credit history with the least amount of time, cost and effort.

How Identity Thieves Steal Your Identity

Most identity thieves get your information by stealing a purse or wallet, or by stealing checks or credit card information out of your mail. The identity thief is almost always a stranger. Most victims never find out how the identity thief got his or her information.

Tips to Avoid Becoming A Victim

- Do not give your Social Security number, mother's maiden name or account numbers to strangers who contact you, especially by phone, Internet or mail. Identity thieves sometimes pose as business, bank or government representatives to get you to reveal personal information. Legitimate financial or government organizations that do business with you already have this information and will not ask for it over the telephone.

- If you want to inspect your credit report, order a copy from each of the three major credit reporting agencies. Make sure it is accurate. The law allows credit bureaus to charge up to \$8.50 for a copy of your report. You can request a free copy if you've been turned down for a credit application and the denial of credit was based on the information from the credit-reporting agency.

• The major credit bureaus are:

Equifax

P.O. Box 740241

Atlanta, GA 30374

1-800-685-1111 (Order Credit Report)

1-800-525-6285 (Report Fraud)

Experian

P.O. Box 2104

Allen, TX 75013

1-888-397-3742 (Order Credit Report)

1-888-397-3742 (Report Fraud)

Trans Union

P.O. Box 1000

Chester, PA 19022

1-800-888-4213 (Order Credit Report)

1-800-680-7289 (Report Fraud)

What To Do If You Are A Victim of Identity Theft

Washington's new identity theft law is the toughest in the nation, but if you find you've become the victim of identity theft, you'll still need to take several steps to protect yourself. Here's what you should do:

- Report the identity theft to the police or sheriff in the area where you live.

- ID theft is a felony, and charges may be filed against the thief in the county where you live. Ask the police to file a police report and give you a copy. You will need this to help correct your credit rating.

- Report the identity theft to your financial institution and other creditors.

- They may advise you to close your accounts and start over with new ones.

- Ask your financial institution what procedures they require of victims whose credit cards or checks have been stolen or forged.

- Tell the prosecuting attorney that if the person who stole your identity is found guilty, you'd like the court to issue you an Order Correcting Public Records.

- This is a court order you can use to correct public records damaged by identity theft.