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Micah Lundborg, Chief of Police

IDENTITY THEFT

Identity Theft is when another person uses your personal information. Often they use it to obtain credit or make purchases without your permission or knowledge. Although we all like to think, "It won't happen to me!" the truth is, it can. Here is some information on getting your identity back if you suspect it has been "stolen."

First, you need to contact the three credit bureaus. They are listed below. Tell them that you suspect your credit is being used fraudulently, and then request that your file be flagged with a fraud alert. The alert will be active for 90-180 days, although you may want to extend it up to seven years. It is always a good idea to add a victim's report with it, stating "My ID has been used to obtain credit fraudulently."

Second, report the Theft to your Police Department, supply any documents or information you can, obtain a report number to give to the bank and credit bureau.

Third, contact your bank and credit card companies to let them know you suspect ID theft. Have the credit card company issue you a new card and account number, and file the old account as "closed at consumer's request."

Once you contact a credit bureau, they will send you a current report if you report fraud. Continue to get a new credit report at least once a month to see if fraudulent charges have been added.

Keep up with what's going on with your case; don't be afraid to be persistent with questions. Know that these measures will not prevent all fraudulent activity but will greatly reduce your liability. At most you will be liable for \$50 if you file a report right away.

If credit bureaus and/or creditors are not being cooperative about removing the fraudulent entries from your credit report, you may want to seek legal aid.

- Never pay a bill that is a result of fraudulent activity.
- Do not cover fraudulently written or cashed checks.
- DO NOT file for bankruptcy; your credit report should not be affected permanently.

Equifax
PO Box 74024
Atlanta, GA 30374
800.525.6285
www.equifax.com

Experian (TRW)
PO Box 9532
Allen, TX 75013
888.397.3742
www.experian.com

TransUnion Corp
PO Box 6790
Fullerton, CA 92834
800.680.7289
www.transunion.com

- File a complaint with the FTC at www.consumer.gov/idtheft or call 1-877-IDTHEFT (1-877-438-4338).