

What is personal information?

Any combination of the following information can be enough for identity theft to occur:

- Name
- Address
- Phone Number
- Email Address
- ATM Pin
- Date of Birth
- Social Security Number
- Mother's Maiden Name
- Financial Account Numbers

The basics of safeguarding your information

• Guard your social security number

Do not carry your Social Security card with you and do not ever use your social security number as a PIN or password. Limit the number of identification cards you carry. Many medical cards contain your Social Security number. Do not carry it with you if you do not need it.

• Shred, shred, shred

Shred bills, bank statements, receipts, medical billings, credit card offers, and any other items that contain personal or financial information.

• Protect your mail

If you are going to be out of town have the post office hold your mail. Place outgoing mail in an official mailbox not your own.

• Never give out your personal information

Legitimate companies or agencies do not call or email asking for personal information. Never give out personal information unless you initiated the contact.

• Sign up for the Do Not Call Registry

Register your home and mobile residential numbers on the Wisconsin Do Not Call Registry at no cost by visiting www.donotcall.gov or by calling 1-888-382-1222; you must call from the phone number you wish to register.

• Keep a list of all financial accounts

Keep a list of all credit card and bank account numbers, phone numbers, and expiration dates.

This information as well as other sensitive documents should be kept in a safe place, such as a safe.

• Stop pre-approved credit card offers

Stop pre-approved credit card offers by calling 1-888-567-8688 or visiting the Opt Out website at www.optoutprescreen.com

• Check your bills and bank statements

Look at your statements as soon as you get them to see if there are any unauthorized charges or inaccuracies. If there are, report them right away.

• Pay attention to internet security

Make certain you have a firewall and updated virus and spyware protection on your computer. Check your browser security settings to make certain that they are not too low.

• Use two-factor authentication if offered

Two-factor authentication is a security process in which you, the user, provide two means of identification – something you have and something you know. Something you have is typically a physical token, such as a card or a code sent to your smartphone. Something you know is something memorized, such as a personal identification number (PIN) or password.

• Check your credit report regularly

Obtain your credit report FREE from each of the three major credit reporting agencies each year. You can get your free credit report from Equifax, Experian, and TransUnion by calling 1-877-322-8228 or online at www.annualcreditreport.com

What to do if it happens to you

• Contact your bank

Let your bank know that your identity has been stolen even if the thief has not used your bank accounts or ATM/debit card. Consider closing and reopening new accounts with new numbers

and obtaining a new ATM/debit card with a new PIN. In addition, you may want to ask your bank if you can place a password on your accounts.

• Contact your creditors

If an identity thief has opened a new account or credit card in your name contact the creditor to close the account and explain what happened as soon as possible.

• Report the theft to the police

Your local police department is required to prepare a report of identity theft even if the theft might have occurred at some other place. Be sure to obtain a copy of the report for yourself. It can be a vital tool to working through recovering from the identity theft.

• Put a Fraud Alert on your credit report

A fraud alert is a notation that requires a business to take extra reasonable steps to verify a person's identity before issuing a line of credit or offering services. The fraud alert will be active for 90 days and can be renewed. You only need to contact one of the three agencies below and they will notify the other two on your behalf.

• Put a Security Freeze on your credit report

A freeze is stronger than a fraud alert because it remains in place until you release it and requires that you be alerted if an account in your name is requested. The freeze must be requested by contacting each of the three credit reporting agencies directly. Unless a police report is provided, the fee is \$10 for each agency. You will be given a pin number to temporarily lift the freeze in order for you or a creditor to access your credit report. There may be a \$10 fee each time you need to lift the freeze.

Experian

PO Box 9701
Allen, TX 75013
1-888-397-3742
www.experian.com

Equifax

PO Box 105069
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

TransUnion
PO Box 2000
Chester, PA 19022
1-800-680-7289
www.transunion.com

- **File an identity theft complaint with the Office of Privacy Protection (OPP)**

We can help you take the steps you need to resolve problems caused by identity theft. You can file an identity theft complaint by calling and requesting a complaint form at 1-800-422-7128 or obtain one online at www.privacy.wi.gov

- **Contact the Division of Motor Vehicles if your driver's license or ID card is stolen**

WI Department of Transportation
PO Box 7999
Madison, WI 53707
(608) 264-7049
www.dot.wisconsin.gov

You can also ask the DMV to place a notation on your driver record so that DMV and law enforcement will require additional identification documents when you conduct business with them. It will require anyone (including you) attempting to use your identity to provide the following items:

1. Certified birth certificate, passport or other acceptable proof of name and date of birth.
2. Two forms of identification listing your name with either your photograph or signature.

- **Contact the Postal Inspector if your mail was stolen or if an identity thief used a false address**

Contact the nearest Postal Inspector by calling the Postal Service at 1-877-876-2455. You can also file a mail theft complaint online at www.postalinspectors.uspis.gov/

- **If a debt collector contacts you**

If a debt collector calls, explain that you are the victim of identity theft and that the bill they are trying to collect is fraudulent. Ask for the steps

that need to be taken and any forms you need to fill out to prove that.

- **If you are accused of a crime committed in your name**

Contact the arresting or citing law enforcement agency to inform them of the situation. You may be required to file a petition with the court to request and prove your innocence. Once law enforcement or a judge conclude that you were not the person who committed the crime, you will be given a Certificate of Clearance that you will need to keep with you at all times.

In some cases, criminal identify theft may best be handled by contacting a private attorney to assist with working through the legal process. The Statewide Lawyer Referral Services Hotline can help you find affordable representation in your area. They can be reached at 1-800-362-9082.

For more information or to file a complaint, visit our website or contact the Office of Privacy Protection:

**Bureau of Consumer Protection
Office of Privacy Protection
2811 Agriculture Drive
PO Box 8911
Madison WI 53708-8911**

E-MAIL:

DATCPWisconsinPrivacy@Wisconsin.gov

WEBSITE: www.privacy.wi.gov

Toll-free in Wisconsin: (800) 422-7128

(608) 224-5163

FAX: (608) 224-4677

TTY: (608) 224-5058

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Office of Privacy Protection

Safeguarding Information for Your Future

Fact Sheet

Identity Theft Consumer Tips

