

HELP FOR IDENTITY THEFT VICTIMS

What is identity theft?

Identity theft occurs when a criminal obtains and uses someone else's personal information fraudulently. 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 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

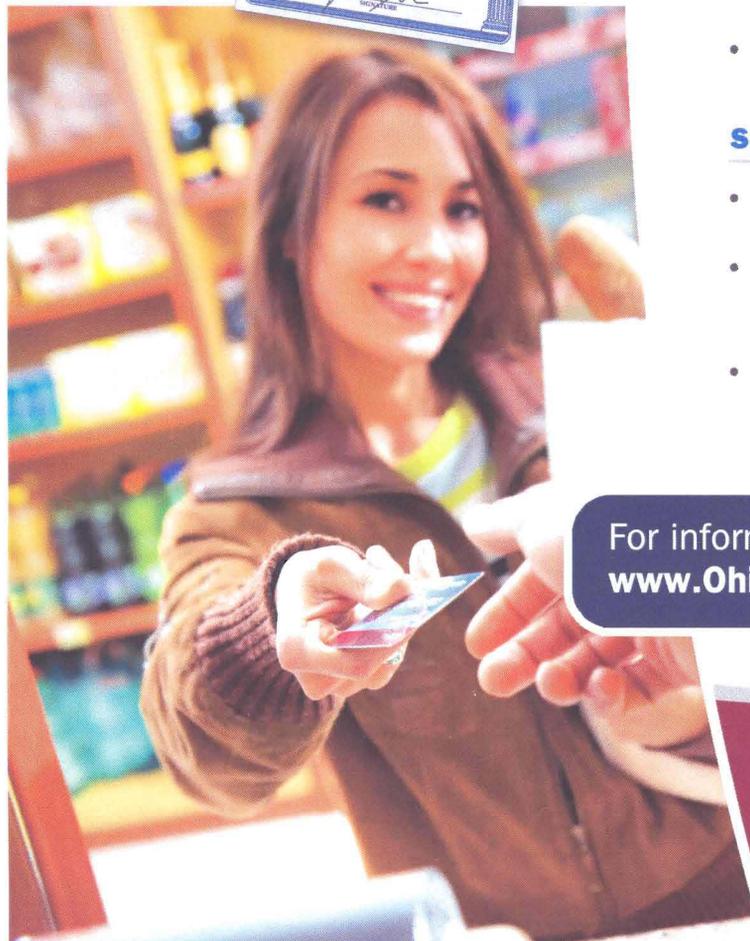
- Victims will receive a step-by-step guide to attempt to rectify the effects of identity theft themselves.
- The guide includes necessary contact information and form letters to dispute information on credit reports, dispute charges, or take other action.
- This option is ideal for those who prefer to work at their own pace and contact credit reporting agencies and creditors themselves.

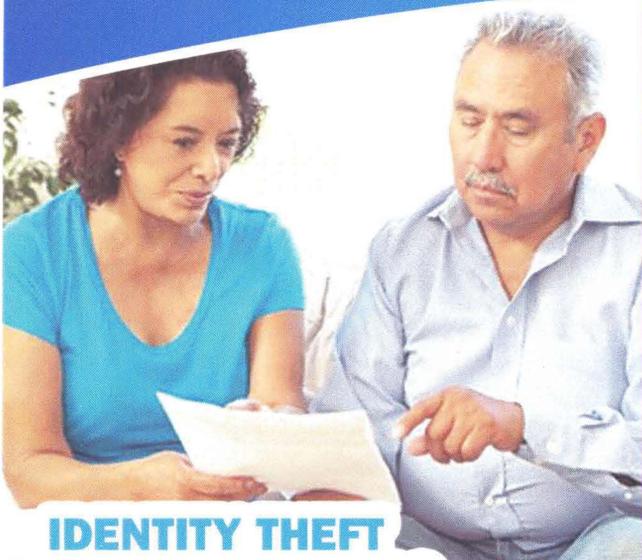
For information or assistance, visit
www.OhioAttorneyGeneral.gov or call **800-282-0515**.



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OHIO ATTORNEY GENERAL

www.OhioAttorneyGeneral.gov





IDENTITY THEFT PREVENTION TIPS

- Check your credit report(s) at 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 important documents (such as bank statements and job applications) before throwing them away.
- 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.
- 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.

USERNAME:

PASSWORD:

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
- Annual Credit Report, **877-322-8228** or www.annualcreditreport.com
- 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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