



JIM PETRO
ATTORNEY GENERAL
STATE OF OHIO
www.ag.state.oh.us



OHIO'S IDENTITY THEFT VICTIM ASSISTANCE KIT

A guide for victims of identity theft, detailing what to do and who to contact.

Identity theft has become one of the fastest growing crimes in the United States. Ohio's identity fraud law, ORC 2913.49, makes it a crime to intentionally use the personal identifying information of another person to fraudulently obtain credit, property or services. The law also considers computer and Internet technology, and makes it a crime for a person to aid or abet another person in securing this personal identifying information.

To help protect citizens, Ohio Attorney General Jim Petro and the U.S. Department of Justice have created the *IDENTITY THEFT VERIFICATION PASSPORT* program. This program provides victims of identity theft with an additional means of demonstrating to law enforcement and creditors that their identity has been stolen. Once you make a successful application to the program, you are provided with an *IDENTITY THEFT VERIFICATION PASSPORT* card and certificate. When presented to law enforcement, these documents can help protect you from unlawful detention or arrest for crimes committed by someone else under your stolen identity. They may also assist you in your efforts to show creditors that fraudulent charges have been made against accounts in your name.

Enclosed you will find a kit, which, together with the *IDENTITY THEFT VERIFICATION PASSPORT* program, can help you resolve your identity theft difficulties and clear your name.

We understand that this can be a very stressful and trying time. Please contact our office if you have any questions or concerns about protecting your identity or if your identity has already been compromised and you would like to learn more about steps you can take to begin to clear your name.

Crime Victims Services Section

Identity Theft Unit

150 E. Gay St., 25th Fl.

Columbus, OH 43215

Toll-free, 24-hour automated response or business hours for live assistance

Identity Theft Line

(888) MY-ID-4-ME

[(888) 694-3463]

HOW DO I COPE WITH IDENTITY THEFT?

Identity theft is a serious crime that occurs when someone uses your personal information such as your name, Social Security number, credit card number or other information without your permission to commit fraud or other crimes.

In dealing with authorities and financial institutions, it is very important to keep a log of all conversations, including dates, names and telephone numbers. Send correspondence by certified mail and include any necessary documentation to support your claim.

Victims who have had their identity stolen can spend both money and time, sometimes even months or years, cleaning up the damage that the thief did to their name and credit record. If you believe your identity has been stolen, the Federal Trade Commission (FTC) has determined that there are four basic steps that need to be taken, in almost every case, to rectify the situation.

1. REPORT TO LAW ENFORCEMENT

Report the crime to the law enforcement agency that has jurisdiction in your case. For thefts that occurred outside of Ohio, your local sheriff's office or police department may be able to assist you in locating the telephone number and address of their counterpart(s) in the other state(s). When you file the report:

- Provide as much documentation as you have available at the time, such as debt collection letters, credit reports and your notarized ID Theft Affidavit (enclosed in this packet).
- Request a copy of the police report. Many creditors want a copy to erase the debts created by the identity thief.
- Send a copy to each of the **three** major credit bureaus. (See #2 for contact information for those bureaus.)
- Request an application for the *IDENTITY THEFT VERIFICATION PASSPORT* program.

2. PLACE A FRAUD ALERT ON YOUR CREDIT REPORT

Call the toll-free fraud number of the three major credit bureaus to place a fraud alert on your credit report. This will help prevent the identity thief from opening additional accounts in your name. Be sure to ask how long the fraud alert is posted and how to extend it if necessary. Add a victim's statement that asks creditors to contact you prior to opening new accounts or making changes to any existing accounts.

A credit bureau must provide you with one free report upon your request if you have reason to believe the report contains inaccurate information due to fraud. Once you receive your reports, review them carefully to see if additional fraudulent accounts have been opened in your name or unauthorized charges have been made to your accounts. Request in writing that all fraudulent information and inquiries be permanently removed from your credit report. You may also request that the credit bureau notify those who have received your credit report in the last six months to alert them to the disputed information.

CREDIT BUREAU	TO REPORT CONSUMER FRAUD	TO REQUEST CREDIT REPORT	TO BE REMOVED FROM MAILING LISTS
Equifax Credit Information Services P.O. Box 7402741 Atlanta, GA 30374-0241 www.equifax.com	(800) 525-6285 and write to Equifax	(800) 685-1111	(888) 567-8688 and write to Equifax
Experian (TRW) P.O. Box 2002 Allen, TX 75013 www.experian.com	(888) 397-3742	(888) 397-3742	(800) 567-8688
TransUnion P.O. Box 2000 Chester, PA 19022 www.transunion.com	(800) 680-7289 and write to: Fraud Victim Asst. Dept. P.O. Box 6790 Fullerton, CA 92834-6790	(800) 888-4213 or write to: P.O. Box 1000 Chester, PA 19022	Call (888) 567-8688 and write to: P.O. Box 97328 Jackson, MS 39288-7328

3. CLOSE ACCOUNTS THAT HAVE BEEN COMPROMISED

Contact all of your creditors and credit accounts by telephone and in writing as soon as possible. Credit accounts include all accounts with banks, credit card companies, utilities and other service providers. Obtain replacement cards with new account numbers. If there are unauthorized accounts and charges, ask if the company accepts the ID Theft Affidavit (enclosed in packet). If they do not, ask the company to send you their fraud dispute form.

If your checks have been stolen or misused, notify your bank or financial institution immediately, and close the account and put a “stop payment” on any outstanding checks. Contact the major check verification companies listed below. Ask them to notify retailers who use their database not to accept your checks.

Check Rite
P.O. Box 66178
Chicago, IL 60666
(800) 766-2748

Chexsystems
12005 Ford Rd., Ste. 600
Dallas, TX 75234
(800) 428-9623

Certegy Inc.
11601 N. Roosevelt Blvd.
St. Petersburg, FL 33716
(800) 437-5120

Telecheck
P.O. Box 4451
Huston, TX 77210-4451
(800) 710-9898

- Call (800) 262-7771 to find out if bad checks have been passed in your name.

4. FILE A FEDERAL TRADE COMMISSION COMPLAINT

It is important that you file an identity theft complaint with the Federal Trade Commission. You will be providing important information that can assist law enforcement track down identity thieves and stop them. To file a complaint or learn more, visit www.consumer.gov/idtheft or call (877) ID-THEFT, [(877) 438-4338], TDD: (202) 326-2502, or write:

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Ave., NW
Washington, DC 25080

OTHER PROBLEMS THAT MAY OCCUR

MISUSE OF DRIVER'S LICENSE

You may need to change your driver's license number if someone is using yours fraudulently. Call the Ohio Bureau of Motor Vehicles and verify the last issuance date of your license. If there is a discrepancy, file a fraud report. The state of Ohio has enacted specific identity crime legislation that addresses these offenses. You can also call and send a letter with supporting documents, requesting a fraud investigation, to:

Ohio Bureau of Motor Vehicles
c/o Investigations
1970 W. Broad St.
Columbus, OH 43223
(614) 752-7500
(614) 752-7638 (Investigation's #)

MAIL THEFT OR OTHER MAIL INVOLVEMENT

Notify the U.S. Postal Inspectors Office if you suspect your mail has been tampered with or a change of address has been made to obtain new credit or commit fraud. Notify the local postmaster for that address to forward all mail in your name to your own address. You should also talk to your local mail carrier:

U.S. Postal Inspection Service
Operations Support Group
222 S. Riverside Plaza, Ste. 1250
Chicago, IL 60606-6100
(800) 372-8347
www.usps.gov/websites/dep/inspect/fraud/mailfraudcomplaint
U.S. Postal Inspectors
P.O. Box 837
Columbus, OH 43216
(614) 469-4352

U.S. Postal Inspectors
895 Central Ave.
Cincinnati, OH 45202
(513) 684-8000
U.S. Postal Inspectors
P.O. Box 5726
Cleveland, OH 44101
(216) 443-4000

PASSPORT FRAUD

If your international passport is lost or stolen, contact the U.S. Passport Agency in writing. You should ask to have a Department of State Form #DSP-64 sent along with a DS-11 form to apply for a replacement. This form is used to notify the Passport Agency and the State Department about the theft of your passport:

U.S. Passport Agency
Consular Lost/Stolen Passport Section
1111 19th St., NW, Ste. 500
Washington, D.C. 20036
(202) 955-0431
www.travel.state.gov/passport

SOCIAL SECURITY NUMBER MISUSE

To determine if someone else is using your Social Security number for employment purposes, you may order a copy of your Personal Earnings and Benefit Estimate Statement (PEBES) from the Social Security Administration to check for inaccuracies or fraud. To request a PEBES application, call or write to one of the following offices:

Office of the Inspector General

550 Main St.
Cincinnati, OH 45202
(513) 684-6496

Social Security Administration

1240 E. Ninth St.
Cleveland, OH 44199
(216) 522-7226
To download a PEBES application,
visit www.ssa.gov.

If you believe someone is misusing your Social Security number, you may also want to consider changing your number. However, your Social Security number can only be changed if you fit specific fraud victim criteria. For information, call or write to:

Social Security Administration

P.O. Box 17768
Baltimore, MD 21235
(800) 772-1213
(800) 269-0271 (OIG Fraud/Waste/Abuse Hotline)
E-mail: Oig.hotline@ssa.gov

INCOME TAX FRAUD

If you suspect misuse of your Social Security number to obtain an income tax refund, it should be reported to the IRS office that has authority over your county:

Internal Revenue Service Criminal Investigation Division

280 N. High St.
Columbus, OH 43215
(614) 469-7455

Internal Revenue Service Criminal Investigation Division

1240 E. Ninth St.
Cleveland, OH 44199
(216) 522-2910

Internal Revenue Service Criminal Investigation Division

550 Main St.
Cincinnati, OH 54202
(513) 684-6995

OTHER VICTIM RESOURCES

For other victim assistance concerns, contact the Ohio Attorney General's Crime Victims Services Section, Identity Theft Unit at (888) MY-ID-4-ME, [(888) 694-3463]. You may also contact the Identity Theft Resource Center at www.idtheftcenter.org or the Office for Victims of Crime online victims service directory at <http://ovc.ncjrs.org/findvictimservices>.