



Ohio Attorney General's
**Consumer Advocate
Newsletter**



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Attorney General DeWine Launches Program for ID Theft Victims

The Ohio Attorney General's Consumer Protection Section has launched a new program to help identity theft victims correct the effects of the crime.

Identity theft occurs when someone uses another person's personal information to commit fraud. For example, an imposter may use your bank account information or Social Security number to obtain credit, take out a loan, receive medical treatment, get identification, or otherwise pretend to be you.

Regardless of how your personal information is used, it can be difficult to recover from identity theft. To help victims with the recovery process, Attorney General Mike DeWine has established a new Identity Theft Unit within the Consumer Protection Section. If you are an identity theft victim, the unit may be able to help you fix errors on your credit reports, clear up accounts opened fraudulently in your name, or learn how to take corrective steps yourself.

The unit currently offers two programs: Traditional Assistance and Self-Help Assistance. In the Traditional Assistance track, a consumer advocate will work on your behalf to contact credit reporting agencies, creditors, collectors, and other entities that may have information obtained under fraudulent circumstances. To seek Traditional Assistance, you first must file a police report about the identity theft. Once you've done so, you must submit a copy of the police report, an identity theft notification form, and an identity theft affidavit to the Ohio Attorney General's Office.

The Self-Help Assistance program allows identity theft victims to work on resolving problems on their own. To benefit from this program, you must file a self-help identity theft notification form with the Ohio Attorney General's Office. The office then will send you a guide with resources and information you can use in correcting the issues yourself.

Both the Traditional Assistance and the Self-Help Assistance programs are separate from the Attorney General's now-defunct Identity Theft Passport Program, which the office discontinued in 2011 due to reduced demand.

To learn more about the new Identity Theft Unit and its available programs, contact the Ohio Attorney General's Office at www.OhioAttorneyGeneral.gov or 800-282-0515.

Tips to Protect Your Identity

National Protect Your Identity Week, set for Oct. 20–27, is a great time to consider how to protect your personal information from fraud.

To guard your personal information:

- Carry only the number of credit cards that you need for a specific outing. Keep your Social Security card in a safe place at home.
- Ask doctors, businesses, and other organizations not to identify you by your Social Security number.
- Don't give out your personal information unless you initiate the contact and you trust the individual or organization involved.
- If you are doing business online, make sure the website is secure. Normally, a Web address begins with the letters "http." A secure connection should begin with "https." Also make sure your anti-virus, firewall, and other personal computer security applications are up-to-date.
- Shred all documents that contain personal information before you dispose of them.
- Keep copies of credit cards (front and back) in a safe place so you will be able to call and cancel them quickly if they are stolen or compromised.
- Check your credit report(s) at least once a year. You can obtain a free copy of your credit report at www.annualcreditreport.com or 877-322-8228. If you notice suspicious or inaccurate activity, contact the appropriate credit reporting agency immediately. If you have trouble correcting errors on your credit report, contact the Ohio Attorney General's Office.
- Review your medical, bank, and credit card statements thoroughly upon receipt and notify the provider or institution of any discrepancies.

Keep in mind that even if your personal information is lost or stolen, it doesn't necessarily mean that you're a victim of identity theft.

For example, let's say a business data breach compromises the credit card numbers of thousands of its customers. Although the customers should take precautions to protect their personal information from further compromise, they are not victims of identity theft unless or until their personal information is used fraudulently.

Similarly, if your wallet and credit cards are stolen, you should report the theft to the police, contact your credit card provider, and take other steps to protect yourself. But you are not a victim of identity theft unless the thief uses your personal information.

If you do become a victim of identity theft:

- Contact local law enforcement and file a police report.
- Close any accounts that have been compromised or opened in your name without your consent. Call each bank or company and then follow up in writing.
- Place a fraud alert on your credit report(s) by contacting one of the three major credit reporting companies: Equifax (www.equifax.com, 800-525-6285), Experian (www.experian.com, 888-397-3742), and TransUnion (www.transunion.com, 800-680-7289).
- File an identity theft notification form with the Ohio Attorney General's Office to seek help from the Consumer Protection Section's Identity Theft Unit.
- Report the identity theft to the Federal Trade Commission at www.ftc.gov or by calling 877-ID-THEFT.

How Identity Theft Affects Foster Youth and What the AG is Doing to Help

Although children generally don't carry around personal identification information such as credit cards or licenses, their identities still can be targeted.

In fact, to identity thieves, the untarnished identities and "clean-slate" credit histories of children may be even more desirable than those of adults.

Children and teenagers have Social Security numbers, but they generally do not check to see if they have credit reports. This means that an imposter could use their identity and ruin their credit history years before the crime is detected.

Typically, not until the child turns 18, signs up for a credit card, or applies for an apartment lease will he or she realize the existence of the credit report and the identity theft that caused it. Once the victim discovers the crime, it is usually up to him to correct the problems.

Children in foster care can be at a greater risk for having their personal information compromised because many individuals or organizations have access to their personal information.

Because of the increased risk of identity theft for children in foster care, Attorney General DeWine recently offered assistance to the county public children services agencies. These agencies are charged with meeting a new federal mandate that requires youth 16 years or older and within the foster care system to have their credit checked. The mandate also requires the clearance of any errors found on their credit reports prior to the child aging out of the foster care system.

As the county public children services agencies conduct annual credit checks for foster youth ages 16 to 18, any errors found will be handled by the recently formed Identity Theft Unit within the Consumer Protection Section of the Ohio Attorney General's Office.

The Attorney General recently sent a letter to the county public children services agencies explaining this service and including an affidavit to be filled out by youths found to have errors on their credit reports. After assisting the foster youth in checking his credit report, county public children services agencies will send the report and the affidavit to the Attorney General's Identity Theft Unit to work on resolving any issues that may have been discovered.

The Identity Theft Unit also provides services to any Ohioan seeking to remedy the effects of alleged identity theft.

Understanding Credit Reports and Security Freezes

Checking your credit reports regularly and applying a security freeze may help you detect or avoid certain types of identity theft.

What's in a credit report?

A credit report provides information about your credit history. It includes personal information such as your name, address, and Social Security number. The credit report also has account information such as the types of credit in your name, the dates you opened the accounts, and your payment history.

Your credit report also shows information about lenders who have accessed your credit report, either because you applied for credit with that lender or because the lender wanted to send you a preapproved offer of credit.

The report may show negative items such as delinquency reports made by your lender when you missed a payment or overdue debt reported by collection agencies. Additionally, a credit report includes public record information such as bankruptcies, foreclosures, tax liens, garnishments, lawsuits, and judgments.

There are three major credit reporting companies: Equifax, Experian, and TransUnion. If you have credit in your name, you should expect to have a credit report from each of the three companies.

You can check each of your three credit reports for free once a year using www.annualcreditreport.com. Make sure the web address says www.annualcreditreport.com. Don't just search "annual credit report" and click on the first result because you may be directed to a fee-based service.

Check each credit report for errors. Be aware that one report could be error-free, while another could contain problems. If you find errors, contact the appropriate credit reporting company in writing. If you have trouble getting the errors corrected, file a complaint with the Ohio Attorney General's Office.

Also, keep in mind that while you can access your credit report for free, generally you must pay a fee to check your credit score.

Should you apply a security freeze on your credit report?

Ohio's Credit Freeze Act allows you to place a security freeze on your personal credit reports. A security freeze generally prohibits credit reporting agencies from disclosing your credit files to third parties without your consent and could help keep an imposter from opening a credit account in your name.

The fee for Ohioans to place, temporarily lift, or permanently remove a security freeze on a credit report may be up to \$5 per credit reporting agency. The fee for placing a freeze would be waived for Ohioans who can prove that they have been victims of identity theft.

To place a credit freeze on each of your credit reports (from Equifax, Experian and TransUnion), contact each company by mail or online.

If you place a credit freeze on your credit report, be sure to remember the password you provide. You will need the password if you decide to apply for credit in the future and want to temporarily lift the freeze. If you don't temporarily lift the freeze, a creditor may deny your application because the creditor likely will not be able to access your credit report.

If you know you will be applying for new credit in the near future, you may not want to place a freeze on your credit reports, because the freeze could slow the process and cost you up to \$5 each time you place, temporarily lift, or remove a freeze.

A freeze generally does not apply to circumstances in which you have an existing account relationship with a creditor. It also does not affect your ability to check your own credit report.



For more information, contact Ohio Attorney General Mike DeWine's Consumer Protection Section at **800-282-0515** or **www.OhioAttorneyGeneral.gov**.