



Identity Theft FAQs

Q. Are there any immediate steps that I should take if I believe I've been the victim of ID theft?

A. Yes. You might consider placing an Initial Fraud Alert on your credit. You may consider requesting a Credit or Security Freeze. You should also order an updated credit report for free at www.annualcreditreport.com. You should also contact your banks and credit card issuers.

Q. What is an Initial Fraud Alert?

A. An Initial Fraud Alert makes it harder for an identity thief to open accounts in your name. A business must verify your identity prior to issuing credit in your name, so they will contact you; be sure that your Initial Fraud Alert contains accurate and current information. The Initial Fraud Alert will stay on your report for 90 days. Once you place an Initial Fraud Alert with one credit reporting agency, they will share with the other two. Placing an Initial Fraud Alert entitles you to a free credit report from each of the credit reporting agencies.

Equifax: 1-800-525-6285

Experian: 1-888-397-3742

TransUnion: 1-800-680-7289

Q. What is a Security Freeze?

A. A Security Freeze means creditors cannot gain access to your credit report, and, therefore, identity thieves will be less likely to open new accounts in your name. You can later lift the freeze temporarily or automatically. In Ohio, it costs \$5.00 to place a security freeze. If you have a valid police report and are the victim of identity theft, that fee may be waived. Security freezes must be made in writing by certified mail (unless otherwise noted by the credit reporting agency) to each of the credit reporting agencies.

Equifax: P.O. Box 740241, Atlanta, GA 30374-0241

Experian: P.O. Box 9532, Allen, TX 75013

TransUnion: Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

Q. How can I prevent ID Theft in the future?

A. You should be sure to safeguard your information. You may consider putting a security freeze on your account; that will last until you request that it be removed. You can also consider putting an Extended Fraud Alert on your credit; that will last for seven years and is simply an extension of an Initial Fraud Alert (same process for filing).

Q. My bank account was compromised, how can I get the money back?

A. If your bank account has been compromised, you should contact your financial institution immediately. If you lost money due to an ATM, Debit Card, or other electronic measure, the Electronic Funds Transfer Act protects and limits liability for unauthorized electronic funds transfers. Consumers have 60 days from the date a bank statement is sent to report, in writing, any money withdrawn from an account without their permission. If the loss is reported within 2 business days of discovery, the consumer's losses are limited to \$50.00; if the loss is reported more than 2 days after but within 60 days of discovery, the consumer's losses are limited to \$500.00. If the loss is reported more than 60 days after discovery, the consumer could lose all of the money that was taken. After notification, the financial institution has 10 business days to investigate and must inform the consumer of the results of the investigation within 3 business days after completing the investigation.

Q. What should victims of tax-related ID Theft do?

Victims of tax-related identity theft are required to work with the IRS directly. More information can be found here <http://www.irs.gov/Advocate>. Victims should also ensure that there are no additional issues with their state taxes. The Ohio Department of Taxation can be contacted at 1-800-757-6091 or at <http://www.tax.ohio.gov>.

Q. Is it possible for someone to use my information related to criminal charges or traffic citations?

Yes, it is possible for someone to misuse your personal information upon arrest or citation. If you find out that someone has been misusing your information, contact the Ohio Bureau of Criminal Investigation and Identification at 740-845-2000 and ask for the Conversion Identification Supervisor.