

A Message from  
ILLINOIS ATTORNEY GENERAL  
LISA MADIGAN



If someone uses your personal information to obtain identification, credit or a mortgage, you may be a victim of identity theft. It can ruin your credit rating, deplete your bank accounts, and destroy your peace of mind. Although there is no way to guarantee that you won't become a victim of identity theft, understanding how identity thieves collect your information and taking steps to guard that information can make it much more difficult for them.

As Attorney General, I worked to pass a law that requires police to take reports on identity theft. The law includes additional measures to make it easier for victims to repair their credit and their lives.

If you think your identity has been stolen, you must act quickly to repair the damage. In addition to this brochure, my office has prepared an Identity Theft Victim Kit to take you through the process step-by-step. Please do not hesitate to contact my Consumer Protection Division to request a kit or for further assistance.

  
Lisa Madigan  
Illinois Attorney General

## LISA MADIGAN ILLINOIS ATTORNEY GENERAL

### CONSUMER FRAUD HOTLINES

#### CHICAGO

100 West Randolph Street  
Chicago, IL 60601  
1-800-386-5438  
TTY: 1-800-964-3013

#### SPRINGFIELD

500 South Second Street  
Springfield, IL 62706  
1-800-243-0618  
TTY: 1-877-844-5461

#### CARBONDALE

1001 East Main Street  
Carbondale, IL 62901  
1-800-243-0607  
TTY: 1-877-675-9339

#### U.S. Federal Trade Commission

[www.ftc.gov](http://www.ftc.gov)  
(877) ID THEFT  
(877) 438-4338

[www.IllinoisAttorneyGeneral.gov](http://www.IllinoisAttorneyGeneral.gov)



100100  
10 001111  
0011  
IDENTITY THEFT

1100  
10010011110010  
1100100  
PROTECTING YOUR

IDENTITY



ADDRESS

IDENTITY CARD NUMBER

IDENTITY CARD NUMBER

IDENTITY CARD NUMBER

SOCIAL SECURITY NUMBER

BANK ACCOUNT NUMBER



LISA MADIGAN  
ILLINOIS ATTORNEY GENERAL

**Identity Thieves will steal personal information such as your:**

- Name
- Address
- Social Security number
- Driver's license number
- Bank account numbers
- Credit card numbers

**How do they get it?**

- Steal purses or wallets
- Go through your mail
- Go through your garbage
- Buy or steal information from stores, restaurants, hotels or banks
- Insecure internet sites

**What can they do with it?**

- Open new bank or credit card accounts in your name
- Obtain car or home loans
- Establish phone service
- Change mailing addresses for existing accounts and use them without your knowledge
- Empty your bank account

## ACT QUICKLY

**If you think you are a victim of Identity Theft...**

- Immediately file a police report. Ask for a copy to show creditors and financial institutions.
- Call creditors and financial institutions to close all accounts opened or accessed by identity thieves.
- Ask for passwords on the new accounts.
- Report the theft to the fraud units of all three major credit reporting agencies (Equifax, Experian, and Trans Union), ask them to put a "fraud alert" in your file and contact you before new accounts are opened or existing accounts are changed.

- Keep detailed records with dates of conversations. Follow up all conversations with a letter sent by certified mail with return receipt requested.

## Tips to guard against Identity Theft

- Don't give out your social security number unless necessary – and don't carry your card in your wallet.
- Carry only the ID and credit cards you need.
- Don't give personal information over the phone unless you initiated the call.
- Don't transmit personal information over the Internet unless it is a secure site and don't reveal personal information in e-mails or discussion forums.
- Order your credit report every year from the three major credit reporting agencies.  
*Equifax: 1-800-685-1111*  
*Experian: 1-888-EXPERIAN (397-3742)*  
*Trans Union: 1-800-916-8800*
- Mail outgoing bills at the post office; if you must put them in your home mailbox, don't leave them there overnight.
- Empty your mailbox as soon as possible.
- Shred documents containing personal information before discarding or tear them into small pieces.
- Know when your account statements are mailed, and report discrepancies and late or missing statements.

Don't transmit personal information over the Internet unless it is a secure site and don't reveal personal information in e-mails or discussion forums.

