

IDENTITY THEFT

Stealing someone's identity to buy everything from cars, consumer goods, and mortgages, while leaving the victim's credit rating in ruins is one of the fastest growing crimes in America. Most victims don't even know how the offender got their personal identity information. The Cook County State's Attorney's Office prosecutes persons charged by law enforcement agencies with offenses relating to identity theft. In August 1999, the legislation proposed by Cook County State's Attorney Richard A. Devine--making identity theft a crime in Illinois--was signed into law. In 2003, Cook County State's Attorney Devine proposed amendments that expanded the crime of identity theft to include other fraudulent activity by an offender. These amendments were signed into law July 2003, and are effective immediately.

What is identity theft?

Identity theft is the unauthorized use of another person's personal identifying information (name, address, date of birth, social security number, mother's maiden name) to commit financial fraud, or a felony under Illinois law. Upon obtaining the personal identifiers, identity thieves are able to commit crimes such as opening phony bank accounts, getting or creating fraudulent credit cards, applying for car or house loans, and making retail purchases on the victim's good credit. Identity thieves may even develop a criminal record or obtain employment in their victim's name. While there is no way to completely prevent someone from stealing your personal identifying information, you can reduce your chances of becoming a victim.

How criminals get your personal information

- Digging through your garbage (dumpster diving)
- Stealing mail from your mailbox
- Stealing your wallet
- Retrieving information from the Internet
- Insiders at banks, hospitals, schools, auto dealerships, and other places of employment
- Ordering your credit report

Information to guard from identity thieves

- Social security number
- Birthdate
- Driver's license number
- Mother's maiden name
- Current and past addresses
- Credit card numbers
- Personal identification numbers and access codes
- Passports
- Bank account information
- Employee identification cards

Prevention Tips

- Don't give out your social security number unless necessary. (Never print your social security number on your checks)
- Request your credit report at least once a year and check for any unauthorized activity.
- Shred personal documents before putting them in the trash (especially pre-approved offers of credit).
- Don't have checks delivered to an unlocked mailbox.
- Don't place mail that contains personal identifiers in an unlocked mailbox.
- Don't carry unnecessary credit cards, your social security card, birth certificate or passport, in your wallet or purse except when absolutely necessary.
- Never give out your credit card number or other personal information over the phone unless you have a trusted business relationship with the company and you initiated the call.
- Carefully review your credit card statements and phone bills for any unauthorized use.

If you become a victim of identity theft

Immediately contact the fraud units of the three credit reporting bureaus listed below.

(See Resources) Ask for a credit report so that you can identify fraudulent activity. Also ask the bureau to flag your account with a fraud alert to indicate that you have been a victim of fraud.

Make a report with law enforcement departments with jurisdiction in your case.

Contact all creditors with whom your name has been used fraudulently by telephone and letter. Enclose a copy of your police report.

If you have checks stolen or a bank account has been fraudulently established in your name, report it to the six check verification companies listed below. (See Resources)

Stop payment on all outstanding checks and cancel your checking and savings accounts.

If someone obtains your social security number, call the Social Security Administration. (See Resources)

If someone obtains a driver's license in your name or is using your driver's license number, contact your local Department of Motor Vehicles and ask to put a fraud alert on your license.

RESOURCES

Credit Reporting Bureaus

EQUIFAX

Report fraud: (800) 525-6285
Order credit report: (800) 685-1111
www.equifax.com

EXPERIAN

Report fraud: (888) 397-3742
Order credit report: (888) 397-3742
www.experian.com

TRANS UNION

Report fraud: (800) 680-7289
Order credit report: (800) 888-4213
www.transunion.com

Social Security Administration

Report fraud: (800) 269-0271

To Report Fraudulent Use of Your Checks

Check Rite: (888) 766-0008

Chexsystems: (800) 428-9623

CrossCheck: (707) 586-0551

CrossCheck: (707) 586-0551

Equifax: (800) 437-5120

National Processing Co.
(800) 526-5380

SCAN: (800) 262-7771

Telecheck: (800) 710-9898

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RICHARD A. DEVINE
Cook County State's Attorney

CONSUMER FRAUD DIVISION
69 WEST WASHINGTON
SUITE 700
CHICAGO, ILLINOIS 60602
PHONE: (312) 603-8700