

Identity Theft

Identity Theft is the fraudulent acquisition and use of a person's private identifying information, usually for financial gain and today it is more prevalent than ever.

Stay Alert for Signs of Identity Theft

- Monitor checking and credit card accounts for suspicious activity such as unexplained purchases or debits by reviewing your statements each month.
- Receipt of credit cards that you did not apply for or failure to receive credit card statements in the mail.
- Denial of credit or less than favorable credit such as high interest rates.
- Receiving debt collection calls for purchases you have not made.
- Review your credit report annually.
- Visit www.annualcreditreport.com for your free credit report from the three major credit reporting agencies listed below or request by mail at

Annual Credit Report Request Service

PO Box 105851

Atlanta GA 30348-5281

- Equifax: www.equifax.com or 1-800-525-6285
- Experian: www.experian.com or 1-888-EXPERIAN (397-3742)
- TransUnion: www.transunion.com or 1-800-680-7289

Tips for Victims

If you feel you are a victim of identity theft and suspect your personal information has been compromised, you should take the following steps:

- Call your bank and credit card issuers immediately so they can take the necessary steps to protect your account.
- File a police report and call the fraud unit of the three credit-reporting agencies.
- Consider placing a victim statement in your credit report and a fraud alert on your account.
- Keep a log of all the contacts you make with authorities regarding the matter. Write down names, titles and phone numbers in case you need to re-contact them or refer to them in future correspondence.
- Contact the FTC's ID Theft Consumer Response Center at www.ftc.gov/idtheft
Or 1-877-ID THEFT (1-877-438-4338)

Additional References:

- Federal Trade Commission: www.ftc.gov/idtheft
- National Fraud Information Center: www.fraud.org
- Federal Bureau of Investigation: www.fbi.gov
- Anti-Phising Work Group: www.antiphishing.org

Identity Theft

- Internet Crime Complaint Center: www.ic3.gov
- Looks Too Good To Be True: www.lookstoogoodtobetrue.com

- Do Not Call Registry: www.donotcall.gov

- South Dakota Attorney General
500 E Capitol Ave
Pierre SD 57501
605-773-3215
www.state.sd.us/atg