

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.antiphising.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

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