

**Ask businesses to provide
you with information about
transactions made in your name**

- Businesses must give you this information but may require proof of your identification including a copy of the police report and a statement from the Washington State Patrol that your fingerprints are on file.
- If you need to obtain your fingerprints for this purpose, the Washington State Patrol provides this service. You will pay a fee to be given a document indicating that your fingerprints are on file. You may then forward this document to the business that requested them. Businesses refusing to provide information to you may be subject to actual damages, plus a \$1,000 penalty for willful violations.
- Explain to each collection agency in writing that you have been the victim of identity theft.
- You will need to provide the following information: a copy of a government-issued photo identification obtained prior to the alleged identity theft; a certified copy of a police report; a written statement describing the nature of the fraud or identity theft; information regarding the relevant financial institutions; account numbers, check number, etc; a statement that the debt is being disputed because of an identity theft.
- Once a collection agency has been notified that the debt is a result of an identity theft, the collection agency may not continue to call you.
- Although calls might stop, you may still be subject to legal action by collection agencies. However, there are limits on what a collection agency can do to try to collect. For more information please see the Attorney General's web site at <http://www.atg.wa.gov> or call the AG's consumer line at **1-800-551-4636**.

Information provided by Rob McKenna, Attorney General of the State of Washington



**Call to Get Help
1.866.751.7119**

Program of

Lutheran Community Services

210 W. Sprague Ave., Spokane, WA 99201
Tel: 866.751.7119 (24 Hours)
Fax: 509.747.0690

**Your Resource for
Information and Assistance**

Spokane Crime Victim Service Center
1.866.751.7119

Equifax
P.O. Box 740241, Atlanta, GA. 30374
1.800.685.1111 (Order credit report)
1.800.525.6285 (Report Fraud)

Experian
P.O. Box 2104, Allen, TX. 75013
1.888.397.3742 (Order credit report)
1.888.397.3742 (Report Fraud)

Trans Union
P.O. Box 1000, Chester, PA. 19022
1.800.888.4213 (Order credit report)
1.800.680.7289 (Report Fraud)

Federal Trade Commission Identity Theft Site
1.877.438.4338
<http://www.ftc.gov/bcp/edu/microsites/idtheft/>

Washington State Attorney General's Office
www.atg.wa.gov

Attorney General's Consumer Resource Center
1.800.551.4636



Protecting the rights of crime victims



**SPOKANE CRIME VICTIM
SERVICE CENTER**

Your Resource for Information and Assistance

IDENTITY THEFT

WHAT IS IDENTITY THEFT?

An identity thief is someone who steals your checks, your Social Security number, or other personal identification, then uses your information to obtain credit in your name or to commit a crime.

Most identity thieves get your information by stealing a purse or wallet, or by stealing checks or credit card information out of your mail. The identity thief is almost always a stranger. Most victims never find out how the identity thief got his or her information.

Tips to Avoid Becoming a Victim

Do not give your Social Security number, mother's maiden name or account numbers to strangers who contact you, especially by phone, Internet or mail.

- Identity thieves sometimes pose as business, bank or government representative to get you to reveal personal information. Legitimate financial, government organizations that do business with you already have this information and will not ask for it over the telephone.

Pay attention to what time of month your bills arrive.

- If they don't arrive on time, call the creditor to make sure an identity thief hasn't changed your billing address to keep you from discovering phony charges.

Guard your mail from theft.

- Don't leave outgoing mail in your mailbox. Take it to your local post office. Promptly remove mail after it has been delivered. If possible, use a locking mailbox. If you are planning to be away from home, call the U.S. Postal Service at **1-800-275-8777** to request a vacation hold.

Put passwords on your credit card, bank and phone accounts.

- Avoid using easily available information like your mother's name, your birthdate, the last four digits of your Social Security number, your phone number or an easy series of numbers such as 1234.

Don't carry your Social Security card.

- Leave it in a secure place. Give the number out only when necessary. Use other types of identification when possible.

Don't carry credit cards or ID cards you don't need.

Tear or shred personal information.

- This includes charge receipts, copies of credit applications, insurance forms, physician statements, bank checks and statements, expired charge cards and credit offers you get in the mail.

Request your free annual credit report.

- The federal Fair Credit Reporting Act allows you to obtain a free copy of your credit report from each of the major credit reporting companies, at your request, once every 12 months. **Order your free credit report by calling toll-free 1-877-322-8228, or visit www.annualcreditreport.com.**

What to Do If You Are a Victim of Identity Theft

Washington's identity theft law is the toughest in the nation, but if you find you've become the victim of identity theft, you'll still need to take several steps to protect yourself. Here's what you should do:

- Report the identity theft to the police or sheriff in the area where you live. Ask the police to file a police report and give you a copy. Washington State law requires law enforcement agencies to create a report and provide you with a copy. You will need this to help correct your credit rating.
- Contact one of the three credit bureaus. Request a security freeze. The security freeze means that your file cannot be shared with potential creditors. By law, victims of identity theft and those over the age of sixty-five may request a freeze at no charge. If you do not meet the requirements for a no cost freeze, the credit reporting companies may not charge you more than \$10.00 per freeze. While Washington State allows consumers to request a security freeze, be aware that consumers must "also unfreeze" their account to access credit, which may include additional cost.
- Place a **Fraud Alert** on your credit reports. Fraud alerts notify the credit reporting agencies to contact you when an application for new credit is submitted in your name.
- Send a copy of the police report to the three credit reporting companies listed. Once these credit reporting companies receive the police report and a request from you, they are required to block any adverse information resulting from identity theft from your credit report.

Report the identity theft to your financial institution and other creditors.

- They may advise you to close your accounts and start over with new ones.
- Ask your financial institution what procedures they require of victims whose credit cards or checks have been stolen or forged.