

Identity Theft Fact Sheet

Introduction

There are two kinds of identity theft. The first type is credit card or debit card theft. In the second type, the thief takes your credit identity and racks up charges that can ruin your good credit by getting credit cards, buying cars, renting apartments, or committing crimes in your name. As a result, you may be denied student loans, mortgages, or even jobs. You may even have your utilities cut off or driver's license suspended. To make matters worse, you may have to also suffer harassment by collection agencies trying to collect on a debt that you do not owe.

Protecting Yourself

The sad news is that some credit-granting institutions and credit bureaus do not have great systems to stop identity theft. Therefore, you cannot prevent identity theft from happening to you. You must look out for yourself. You can take steps to lower the chance of it happening to you.

Beware of "free credit report" advertisements. The first and most important thing that you can do is to order your credit report once a year so you are not caught by surprise. Some companies and individuals will try to give you a free credit report. They do it to get other information from you or sell you other services. Be cautious with these groups. The government gives you a free credit report, with no strings attached, if you request it.

You have the right to get a free copy of your credit report once a year. You can get a free credit report more than once a year if you applied for and were denied credit. There is only one legitimate source for free and secure credit reports. It is annualcreditreport.com, a website sponsored by the Federal Trade Commission. If you don't have access to the Internet, call 1-877-322-8228. Expert suggestions are listed below.

- do not carry unneeded credit cards, your Social Security card, your birth certificate, or other personal documents in your purse or wallet
- keep track of all your ATM, credit card, debit card, and other receipts; store them in a safe place or destroy them before putting them in the trash
- cancel all your unused credit card accounts
- cancel any credit or debit cards you lose
- protect your Social security number; do not give it to any person or company unless you know and trust them, and you started communication with them
- do not have your driver's license number the same as your Social Security number; you may ask for a new license number with a random one assigned to you
- do not give financial information to anyone claiming to represent a contest or sweepstakes promotion

- call 1-888-567-8688 ("opt-out line") for credit reporting bureaus to have your name removed from the mailing list for credit card applications; you may choose to have your name removed for two years or permanently
- never reply to emails that ask for personal information
- remember that safe websites require shoppers to log in before placing or viewing an order; you usually have to provide a username and a password
- never reveal a password to anyone; when selecting a password, do not use commonly known information, and do not reuse the same password for different sites
- turn on privacy settings on social networking sites, such as Facebook and Myspace; be careful with what you post—birthdates and pet names can be used to steal your identity

Responding to Identity Theft

If you do become a victim of identity theft, take these five steps immediately.

Step 1

Report the identity theft to the Federal Trade Commission by filing at ftc.gov/complaint or call 1-877-438-4338. You will get an ID theft affidavit—take this with you and file a report with your local police. Together the police report and the ID theft affidavit are your identity theft report.

Step 2

Place a credit freeze on your accounts by contacting any of the credit reporting agencies. A credit freeze lets you restrict access to your credit report, which most companies need to see before a new account can be opened. This makes it harder for thieves to open new accounts. You can lift a credit freeze at any time you wish. Per federal law, you cannot be charged to place or lift a security freeze on your credit report.

Step 3

Contact all banks and others where your name has been used fraudulently, sending a copy of the identity theft report to show that you are a fraud victim.

Step 4

Call the fraud department of one of the three major credit bureaus listed below. Only one call is needed. The bureau that you call will notify the other bureaus for you. The bureaus will then take steps to verify your identity before opening a new account in your name.

TransUnion

P.O. Box 160
Woodlyn, PA 19094
1888-909-8872
www.transunion.com/credit-freeze

Experian

P.O. Box 9554
Allen, TX 75013
1-888-397-3742
www.experian.com/freeze/center.html

Equifax

P.O. Box 105788
Atlanta, GA 30348-5788
1-800-685-1111
equifax.com/personal/credit-report-services

Fraud flags are useful tools to stop further theft. If you think your identity has been stolen, you may have a 90-day fraud alert placed on your credit file. Call any one of the three reporting agencies listed above to do this. If you cannot solve the problem in 90 days, you can ask for a longer alert placed on your file—for up to seven years. Remember though—a thief may keep your information for longer than that and try to use it after the time limit is up.

Step 5

File a police report with your local police station. Collect your facts, then make a report as soon as possible after you discover the ID theft.

After Step 5

If all of the first five steps fail to fix the problem, you may need to call a lawyer. Unfortunately, sometimes credit issuers and reporting agencies are slow in responding to complaints from consumers. Sometimes a letter from a lawyer and the threat of a lawsuit can help you.

For more information, visit identitytheft.gov and click “get started” to create a personal recovery plan and start the identity theft affidavit. You can also learn more at the Privacy Rights Clearinghouse at privacyrights.org, 1-619-298-3396, or the Identity Theft Resource Center at idtheftcenter.org, 1-858-693-7935.

This fact sheet is a collaboration of the Center for Arkansas Legal Services and Legal Aid of Arkansas, Inc. These nonprofit organizations provide free legal assistance to eligible Arkansans who meet income, asset, and other guidelines. Legal assistance may also include advice and counsel, brief services, or full representation depending on the situation. For more information about civil legal aid in Arkansas, please visit arlegalservices.org. For information specific to Legal Aid of Arkansas, Inc., visit arlegalaid.org. Apply for services online or by calling 1-800-9-LAW-AID (1-800-952-9243).

The information and statements of law in this fact sheet should not be considered legal advice. This fact sheet is provided as a broad guide to help you understand how certain legal matters are handled in general. Courts may interpret the law differently. Before you take action, talk to an attorney and follow his or her advice. Always do what the court tells you to do.

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