

## Identity Theft

Identity theft occurs when someone uses your personal information such as your name, Social Security number, credit card number or other identifying information, without your permission to commit fraud or other crimes.

Identity theft is one of the fastest growing crimes in the United States today. People whose identities have been stolen can spend months or years - and their hard-earned money - cleaning up the mess thieves have made of their good name and credit record. In the meantime, victims may lose job opportunities, be refused loans, education, housing or cars, or even get arrested for crimes they didn't commit.

By law, it's illegal for anyone to:

Use false, fictitious or fraudulent statements or documents to get customer information from a financial institution or directly from a customer of a financial institution.

Use forged, counterfeit, lost, or stolen documents to get customer information from a financial institution or directly from a customer of a financial institution.

Ask another person to get someone else's customer information using false, fictitious or fraudulent statements or using false, fictitious or fraudulent documents or forged, counterfeit, lost, or stolen documents.

### How can I tell if I am a victim of identity theft?

Monitor the balances of your financial accounts. Look for unexplained charges or withdrawals. Other indications of identity theft can be:

- Failing to receive bills or other mail, which may signal an address change by the identity thief?

Receiving credit cards for which you did not apply.

Being denied credit for no apparent reason.

Receiving calls or letters from debt collectors or businesses about merchandise or services you did not buy.

### Are there any other steps I can take to make sure I am not an identity theft victim?

If an identity thief is opening new credit accounts in your name, these accounts are likely to show up on your credit report. You can find out by ordering a copy of your credit report from any of three major credit bureaus. Check your report carefully to make sure it is accurate. What should I look for on a credit report to indicate identity theft? If you do find any inaccurate information, you should check your reports from the other two credit bureaus. Note: If your personal information has been lost or stolen, you should check all of your reports more frequently for the first year.

For additional information on tips on how to avoid being a victim of Identity theft please contact the West Chicago Police Department Crime Prevention Officer at 630-293-2222

**For further information, please visit the following web sites:**

#### Reporting:

Illinois Identity Theft Hotline: 866-999-5630, 877-844-5461 (TTY)

Federal Trade Commission – <http://www.ftc.gov/bcp/edu/microsites/idtheft/>

IRS – Report ID Theft and Taxes: 1-800-829-1040

U.S. Department of Justice – <http://www.usdoj.gov/criminal/fraud/idtheft.html>

#### Resources

Illinois Crime Victim Assistance: 1-800-228-3368 (Voice/TTY)

Illinois Resources and Forms:

[Http://www.illinoisattorneygeneral.gov/consumers/hotline.html](http://www.illinoisattorneygeneral.gov/consumers/hotline.html)

<http://www.illinoisattorneygeneral.gov/consumers/idtheft.html>

If your Social Security number has been used fraudulently, report the problem to the **Social Security Administration Fraud Hotline** at (800) 269-0271 or by visiting their Web site at <http://ssa.gov/oig/guidelin.htm>

Stop mail solicitations of pre-approved credit card applications by removing your name from credit bureau marketing lists. You can also do this at [www.optoutprescreen.com](http://www.optoutprescreen.com) or by calling (888) 5OPTOUT. <http://www.OptOutPrescreen.com/> is the official Consumer Credit Reporting Industry Web site to accept and process requests from consumers to Opt-In or Opt-

Out of offers of credit or insurance.

The **National Do Not Call Registry** gives you a choice about whether to receive telemarketing calls at home. Most telemarketers should not call your telephone number once it has been on the registry for 31 days. If they do, you can file a complaint at this Web site. Your registration will be effective for five years. To register your home or mobile phone for free, visit <https://www.donotcall.gov/default.aspx> or call **(888) 382-1222**.