

Tips for Preventing ID Theft

- Never give out identifying information in response to unsolicited offers by phone, mail, internet, or in person unless you initiate the contact.
- Order and review your credit report yearly.
- Shred paperwork containing personal identifiers (i.e. receipts, insurance forms, bank and credit card statements, and cash advance checks) before discarding.
- Protect your mail by removing it from your mailbox as soon as possible. Place your mail delivery on hold at the post office while you're on away for longer than a few days.
- Be aware of where your personal identification is kept and who has access to it.
- Protect your wallet/purse and don't leave them unattended.
- Don't put your social security number (SSN), phone number or birth date on your checks.
- When using the internet to make a purchase, look for <https://> **NOT** <http://> to ensure a secure site.

If you are a foster youth and are the victim of identity theft, we want to help you.

Please call or e-mail us.

Wisconsin Department of Children
and Families
608-422-6991 or by email at
DCFYouthIdentityTheft@wisconsin.gov

OR

Wisconsin Department of Agricultural Trade and
Consumer Protection
Office of Privacy Protection
1-800-422-7128
<http://privacy.wi.gov/resources/resources.jsp>

Credit Bureaus:

Equifax: www.equifax.com

- Report Fraud: Call (800) 525-6285 **and** write to:
PO Box 740256, Atlanta, GA 30374
- Order a credit report: (800) 685-1111

Experian: Formerly TRW www.experian.com

- Report Fraud: Call (888) 397-3742 **and** write to:
PO Box 2002, Allen, TX 75013
- Order a credit report: (888) 397-3742.

TransUnion: www.transunion.com

- Report Fraud: Call (800) 680-7289 **and** write to:
PO Box 6790, Fullerton, CA 92834
- Order Credit Report: (800) 888-4213

DCF is an equal opportunity employer and service provider. If you have a disability and need to access this information in an alternate format, or need it translated to another language, contact (608) 266-8787 (General) or 711 (TTY). For civil rights questions call (608) 422-6889 or 711 TTY (Toll Free).

<http://dcf.wisconsin.gov>

Identity Theft Information for Foster Youth



WHAT IS IDENTITY THEFT?

When someone uses your identifying information (Name, Birth Date, Social Security Number, Credit Card Numbers, etc) to obtain goods, services, credit, or open fraudulent bank accounts.



Division of Safety and Permanence



If you're a Foster Youth and suspect your identity has been stolen, you should:

1. Contact the Wisconsin Department of Children and Families.

Call 608-267-7756 or email dcfyouthidentitytheft@wisconsin.gov for assistance.

2. Contact the Credit Bureaus.

Immediately call the fraud units of the three major credit reporting companies; Experian, Equifax, and Trans Union.

Request that a "fraud alert" be placed on your account. Add a victim's statement to your report, i.e. "My ID has been used to apply for credit fraudulently. Contact me at telephone number) to verify all applications." Ask how long the fraud alert will be posted on your account, and how to extend it if necessary.

Request the names and phone numbers of credit grantors with whom fraudulent accounts have been opened. Ask that all inquiries that have been generated due to the fraudulent access be removed.

Request the credit bureaus to notify those who have received your credit report in the last six months to alert them of the disputed and erroneous information.

3. Contact Creditors.

Immediately contact, by phone **and** in writing, all creditors with whom accounts were created or used fraudulently.

Get replacement cards with new account numbers for existing accounts that you suspect were used fraudulently.

Request that old accounts be processed as "account closed at consumer's request." This is better than "card lost or stolen" which can be interpreted as blaming you for the loss.

Monitor your mail and credit card bills for evidence of new activity.

Fraud Affidavit: Banks and credit grantors may ask you to complete a notarized fraud affidavit, which could become costly. *The law does not require you to provide a notarized affidavit to creditors. A written statement and supporting documentation should be enough. A police report or complaint number may also be necessary.*

4. File a Police Report.

Report the crime to your local law enforcement agency. Provide as much documentation as possible. Get a copy of your police report and keep the report number handy to give to creditors and others who require certification.

Credit card companies and banks may require you to show the report to verify the crime.

5. Contact your Financial Institutions.

Report stolen checks, stolen or compromised ATM cards or fraudulent bank accounts to the appropriate financial institution.

Place a "stop payment" on outstanding checks. Close your checking and/or savings accounts and obtain new account numbers.

Create new passwords avoiding common numbers and names; i.e. last 4 digits of social security number, telephone number, birth date or mother's maiden name.

6. Contact the Local Postal Office.

Notify the local Postal Office if you suspect a change of address was filed with the post office or mail was used to commit fraud.

Notify the local Postmaster, find out where mail is being fraudulently sent and forward all mail in your name from that address to your own address.

7. Contact the Social Security Administration (SSA).

Call the Fraud Hotline at (800) 269-0271 to report the fraudulent use of your Social Security Number (SSN).

The SSA will only change your SSN as a last resort if you fit their fraud victim criteria. Order your Earnings and Benefits Statement and review it for accuracy.

8. Contact the Passport Office

Notify the Passport Office in writing to watch for anyone ordering your passport fraudulently.

9. Contact Your Phone Company.

Contact your phone company to report stolen calling cards, fraudulent charges and fraudulent accounts. Cancel the account and open a new one.

10. Documentation:

Keep a log of all conversations, including dates, times, names, and phone numbers. Send correspondence by certified mail (return receipt requested). Keep copies of all letters and documents.