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## \*\*\*\*\*CONSUMER ALERT\*\*\*\*CONSUMER ALERT\*\*\*\*

## MADIGAN: CONSUMERS NEED TO ACT AS A RESULT OF SECURITY BREACH

Chicago - In light of recent reports that the Social Security numbers and other identifying information of up to 1,740 former Chicago Public School employees were inadvertently mailed as part of a packet of health insurance information, Attorney General Lisa Madigan is reminding consumers of the steps to take after learning that the security of their personal information has been breached.

Madigan recommends that consumers who have received breach notification letters:

- Check with creditors such as credit card companies, banks, and other lenders to determine if any suspicious or unauthorized activity has occurred on their accounts. Compromised accounts should be closed.
- Place an initial fraud alert on their credit reports by contacting the tollfree number of any of the three consumer reporting companies. Consumers need only to contact one of the three companies because that company is required to contact the other two.

Equifax: 1-800-525-6285; <u>www.equifax.com</u>; P.O. Box 740241, Atlanta, GA 30374-0241 Experian: 1-888-EXPERIAN (397-3742); <u>www.experian.com</u>; P.O. Box 9532, Allen, TX 75013 TransUnion: 1-800-680-7289; <u>www.transunion.com</u>; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790.

- Order a free copy of their credit report, to which they are entitled upon placing the initial fraud alert, and review the reports for suspicious or unauthorized activity.
- Consider placing a security freeze on their credit reports. Available now to victims of identity theft, security freezes will be available to all Illinois residents, including recipients of breach notifications, as of January 1, 2007. A security freeze allows consumers to prohibit their

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credit reports from being released to another person without prior express authorization. Consumers should be aware that they will not have access to instant credit when the freeze is in place.

- Be on the lookout for warning signs that their information is being misused. Such signs include:
  - Receiving credit cards not applied for;
  - Being denied credit, or offered credit at less favorable terms for no apparent reason;
  - Receiving calls or letters from debt collectors or businesses about merchandise or services not purchased; and
  - Missing bills and other pieces of mail.

Madigan cautions that unauthorized activity on credit reports may be an indication of identity theft. Consumers may call Madigan's Identity Theft Hotline at 1-866-999-5630. The TTY number is 1-877-844-5491. Madigan's hotline is the first of its kind in the nation, offering a dedicated toll-free number staffed by advocates specially trained to help victims repair their credit, dispute fraudulent debts and prevent future victimization. Additional information is also available at the Attorney General's website at <u>http://www.illinoisattorneygeneral.gov/</u>.

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