



Consumer Corner

by Illinois Attorney General LISA MADIGAN



NEW IDENTITY THEFT HOTLINE HELPS VICTIMS RESTORE FINANCIAL HEALTH

Victims of identity theft are often overwhelmed by the complicated and time consuming work of clearing their names and repairing their credit histories. In response to this problem, my office has created a new Identity Theft Hotline to ensure that consumers who require assistance during this difficult time get the help they need.

Q: *My purse was stolen and the thieves used my personal information to open credit accounts with a number of stores and run up thousands of dollars in charges. The thieves have not been caught. Even though I've spent countless hours disputing these debts, I'm still getting the run-around from a couple of creditors. Is there help available to victims of identity theft seeking to clear their names?*

A: Recovering from identity theft can be a long and arduous process. Victims often spend dozens of hours working with creditors, credit reporting agencies, financial institutions, and law enforcement to reclaim their good names. The recovery process can take months—even years.

To help consumers on this often difficult path, my office now offers the Identity Theft Hotline. When you place a call to the hotline, you will be assigned a Consumer Advocate, who will provide you with a road map to recovery. Depending on your needs, the Consumer Advocate can help you:

- Dispute a fraudulent debt and clean up your credit report;
- Contact appropriate law enforcement agencies;
- Read through and understand documents related to the crime;
- Determine what to do if your wallet or purse has been stolen; and
- Take steps to prevent further victimization.

If you are a victim of identity theft, I urge you to call our hotline to take advantage of this assistance. The hotline is open from 8:30 a.m. to 5 p.m., Monday through Friday. Because a fast response is the best way to minimize the damage to your name and financial health, I recommend that you take the following first steps immediately if you become the victim of identity theft:

- Report fraud to creditors, including banks, credit card companies, phone companies, utility providers, Internet service providers, and other service providers.
- Place a fraud alert on your credit report. Contact the toll-free number of any one of the three consumer reporting agencies (Equifax: 1-800-525-6285; Experian: 1-888-EXPERIAN (397-3742); TransUnion: 1-800-680-7289); you need to contact only one of the three companies, because that company is required to contact the other two.
- File a police report. Illinois law requires police departments to accept and provide reports. Get a copy of the police report or, at the very least, the number of the report, so you can provide creditors documentation of the theft.

Remember—if you encounter difficulties with any of these initial steps or subsequent efforts to clear your name, our advocates are here to help.

Protecting Consumers

Office of the Illinois Attorney General

Identity Theft Hotline

1-866-999-5630

TTY: 1-877-844-5461

