

# CONSUMER SENTINEL'S IDENTITY THEFT DATA CLEARINGHOUSE

## The Cybertool for ID Theft Investigations

### Identity Theft...An Insidious Crime

ID thieves steal personal information, such as a credit card account number, Social Security number or driver's license number. Then they open up accounts in a consumer's name and run up charges on the account. Or, they use the personal information to charge goods and services to a consumer's existing accounts. In other cases, they may work, or even be arrested, while using the victim's name.

The harm to a consumer's credit and daily life can be devastating. Victims of ID theft often have trouble getting new credit cards or loans because of the damage to their credit ratings.

According to the ID Theft Data Clearinghouse, the most common types of identity theft are:

- using or opening a credit card account fraudulently
- opening telecommunications or utility accounts fraudulently
- passing bad checks or opening a new bank account
- getting loans in another person's name
- working in another person's name.

### What to Tell Victims of Identity Theft:

1. Contact the fraud departments of each of the three major credit bureaus, report the theft, ask that a "fraud alert" be placed on their file and that no new credit be granted without their approval.
  - Equifax: 1.800.525.6285
  - Experian: 1.888.397.3742
  - Trans Union: 1.800.680.7289
2. For any accounts that have been fraudulently accessed or opened, contact the security departments of the appropriate creditors or financial institutions. Close these accounts. Put passwords (*not* mother's maiden name or Social Security number) on any new accounts they open.
3. File a report with local police or the police where the identity theft took place. Get the report number or a copy of the report in case the bank, credit card company or others need proof of the crime later.
4. Call the ID Theft Clearinghouse toll-free at **1.877.ID.THEFT (1.877.438.4338)** to report the theft. Counselors will take their complaint and advise them on how to deal with the credit-related problems that could result from ID theft. The Identity Theft Hotline and the ID Theft Website ([www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)) give consumers **one** place to report the theft to the federal government and receive helpful information.

### Investigating Identity Theft?

**The Identity Theft Data Clearinghouse** is an essential tool for law enforcement. As the nation's repository for identity theft complaints, the Clearinghouse offers law enforcement officers:

- access to the nation's only central database of identity theft complaints
- information on trends in identity theft
- an opportunity to work with other law enforcement agencies and appropriate private organizations—from their own desktop computer.

The Identity Theft Data Clearinghouse is part of Consumer Sentinel, an online cybertool and fraud complaint database used by hundreds of civil and criminal law enforcement agencies in the United States and abroad. To access the Clearinghouse, contact the Consumer Sentinel project team at **1.877.701.9595**. The Federal Trade Commission (FTC) manages and maintains the Clearinghouse and Consumer Sentinel.



### ID Theft Affidavit Simplifies Reporting for Consumers

The *ID Theft Affidavit* makes it easier for consumers to dispute debts resulting from identity theft. The *ID Theft Affidavit* is accepted by the three major credit bureaus, participating credit issuers and other financial institutions. Log on to [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or call **1.877.ID.THEFT** for a copy of the *ID Theft Affidavit*.



### The Federal Trade Commission, the nation's consumer protection champion:

- **enforces federal laws that protect consumers.**
- **provides free information to help consumers spot and avoid fraud and deception in the marketplace.**
- **wants to hear from consumers who want to get information or file a complaint.**

**1.877.ID.THEFT**

[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)