What to Do if You Are a Victim of Identity Theft

Six Steps for Victims of Identity Theft

For detailed information on how to avoid identity theft and what to do if your identity is stolen, go to www.IowaAttorneyGeneral.gov. Here are some basic steps:

1. Place a "fraud alert" on your credit report through one of the three Credit Reporting Bureaus. "Fraud alerts" can help keep identity thieves from opening any accounts in your name.

   TransUnion
   Phone: (800) 680-7289
   www.TransUnion.com

   Equifax
   Phone: (888) 766-0008
   www.Equifax.com

   Experian
   Phone: (888) 397-3742
   www.Experian.com

2. Place a "credit freeze" on your credit report at all three Credit Reporting Bureaus. "Credit freezes" lock your credit report and make it unavailable for any business or individual to access so accounts cannot be opened in your name.
3. Close all affected accounts.
4. File a complaint with the Federal Trade Commission (FTC). By filing a complaint, you will help law enforcement officials across the nation track down and stop identity thieves. To file a complaint, go to www.ftc.gov.
5. Report the theft to your local law enforcement agency.
6. Apply for an Identity Theft Passport.

A Message From Attorney General Tom Miller:

You never want to be a victim of identity theft – but if you ARE a victim, you might want to be able to quickly PROVE it. That's what an "Identity Theft Passport" is for.

Why you might need an "Identity Theft Passport": Identity theft usually means someone has used your personal information (e.g., your Social Security number and birth date) to open a credit card or other account. The ID thief might charge a big purchase in your name -- and then the retailer or even law enforcement might come to YOU demanding payment for purchases you did not authorize. Your ID Theft "Passport" could quickly help explain the situation and show that YOU are an ID theft victim.

An Identity Theft "Passport" is simply a document that shows you have been a victim of identity theft. The "passport" is issued to you by the Iowa Attorney General's Office after you've reported the crime of ID theft to law enforcement and completed a "passport" application. This brochure has details.

If you are a victim of identity theft, there are other good steps to take. See more tips in this brochure, and at www.IowaAttorneyGeneral.gov.

– Iowa Attorney General Tom Miller

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Iowa Attorney General's Office

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IOWA IDENTITY THEFT PASSPORT PROGRAM

ONE WAY TO HELP RECLAIM YOUR IDENTITY

Attorney General Tom Miller
Iowa Department of Justice
515-281-5044
800-373-5044
www.IowaAttorneyGeneral.gov

A service provided by the Iowa Attorney General's Office Crime Victim Assistance Division (CVAD)

Identity Theft: What You Need to Know

Identity Theft

A person commits the offense of identity theft if the person fraudulently uses or attempts to use identification information of another individual, with the intent to obtain credit, property, services, or other benefits. Iowa Code §715A.8

How Your Identity May Be Stolen

- You may be tricked into responding to fraudulent emails or phone calls asking for your personal information.
- Your credit card or debit card number can be copied while payment is processed at a business or restaurant.
- Your wallet or purse, mail, credit card statements, or personal records can be stolen.
- Thieves could rummage through your trash looking for documents with your personal information.

Identity Theft Crimes

- Credit card fraud: The thief opens a new credit card using your information.
- Phone/utilities fraud: The thief obtains phone/utility services using your name.
- Bank/finance fraud: The thief uses your ATM card, forges your checks, etc.
- Government documents fraud: The thief obtains a driver's license with your name, etc.
- Other fraud: The thief obtains employment, commits a crime, seeks medical treatment, etc., using your name and information.

Avoiding Identity Theft

- For detailed information on how to avoid ID theft, go to www.IowaAttorneyGeneral.gov.

Identity Theft "Passport"

Many Iowans are victims of identity theft. Countless amounts of time and money are spent undoing the damage caused by this crime. The **Identity Theft Passport** is designed to alleviate some of the costs and stress associated with identity theft.

Identity Theft "Passport"

The Identity Theft Passport Act, established in Iowa Code §715.9A, provides victims of identity theft with one way to quickly show you have been a victim and substantiate the crime to creditors and law enforcement. The Program took effect July 1, 2009.

Uses of ID Theft Passport

Identity theft victims may present their ID Theft Passport to quickly show they have been a victim:

1. **To a Law Enforcement Agency** to help prevent false arrest of the victim of identity theft for crimes committed by an identity thief.
2. **To a Creditor** to aid in the creditor's investigation of fraudulent activity. Creditors may be seeking payment for goods purchased by the thief but not authorized by the victim of identity theft.
3. **To a Credit Reporting Bureau**, which must accept the passport as an official notice of dispute on credit reports.

How to Apply For an Identity Theft Passport

To Receive an ID Theft Passport, a Victim Must:

1. Report the crime of identity theft to his or her local law enforcement agency.
2. Complete the Application for Identity Theft Passport at the time the report is made.
3. Provide documentation to law enforcement to support the claim of identity theft.
4. Provide a current color photograph, such as a driver's license, US Passport, or photograph verified by law enforcement as valid.

Documents to Provide to Law Enforcement Agencies

- Receipts or bills from creditors showing unauthorized use of credit cards.
- Utility accounts created using the applicant's name without permission.
- Fraudulent checks or bank statements.
- Evidence that the victim's identity has been used to commit a crime.

The law enforcement agency will forward your application to the Identity Theft Passport Program (IDPP) of the Crime Victim Assistance Division with all required documentation. The IDPP staff will verify that the claim is adequately substantiated before issuing an ID Theft Passport.

ID Theft Passport Information

- It may take 14 days to determine eligibility.
- An ID Theft Passport will be valid for five years from the date of issuance or renewal. An ID Theft Passport holder may apply for renewal 30 calendar days before or after the expiration date.
- An ID Theft Passport holder is responsible to notify the program of any changes in name or address, or if the ID Theft Passport is lost or stolen.