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STATE OF MARYLAND
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Identity Theft Recovery and Prevention Information

The Identity Theft Program will be able to help you by giving you advice and materials that can make the recovery and/or prevention process easier for you. Follow these steps first, if you have any questions, feel free to contact the ID Theft Unit **(410) 576-6491** or IDTheft@oag.state.md.us.

*****Are you a victim of identity theft? If so, have you completed the following checklist?*****

- ☐ Place fraud alert and obtain credit report
- ☐ Report crime to police
- ☐ Close disputed accounts
- ☐ Report identity theft to the Federal Trade Commission
- ☐ Place a Credit Freeze on Credit Reports (Optional, but recommended if personal info has been compromised)
- ☐ Submit Identity Theft Passport application (Optional)

Contact the Identity Theft Unit at **410-576-6491** if you have **ANY** questions

*****Info on how to complete your checklist starts on the next page*****

200 Saint Paul Place ♦ Baltimore, Maryland, 21202-2021
Main Office (410) 576-6300 ♦ Main Office Toll Free (888) 743-0023
Consumer Complaints and Inquiries (410) 528-8662 ♦ Health Advocacy Unit/Billing Complaints (410) 528-1840
Health Advocacy Unit Toll Free (877) 261-8807 ♦ Homebuilders Division Toll Free (877) 259-4525 ♦ Telephone for Deaf (410) 576-6372
www.oag.state.md.us

1. Place a Fraud Alert

Place a fraud alert on your credit report and request a copy of your credit report. Call one of the three credit reporting agencies to place a fraud alert on your credit report, and request a free copy of your credit report. A fraud alert lasts 90 days, after which you can renew it by calling the Credit Reporting Agency again. A Credit Reporting Agency is required by law to notify the other two when a fraud alert is placed on your credit report. Look for any new accounts that you did not open, especially anything in collections. Many times your credit report is the only way to detect fraudulently opened accounts. (**See #8 below for additional information on obtaining your free credit report**).

Equifax	Experian	TransUnion
1-888-766-0008	1-888-397-3742	1-800-680-7289

2. Report Crime to Police

Report the crime to your local law enforcement agency**. Md. Law requires your local police to take a report of identity theft and give you a copy regardless of where the crime occurred (Md. Code, Criminal Law Article section 8-304).**

Maryland Criminal Law Section 8-304

(a) A person who knows or reasonably suspects that the person is a victim of identity fraud, as prohibited under this subtitle, may contact a local law enforcement agency that has jurisdiction over:

(1) any part of the county in which the person lives; or

(2) any part of the county in which the crime occurred.

(b) After being contacted by a person in accordance with subsection (a) of this section, a local law enforcement agency shall promptly:

(1) prepare and file a report of the alleged identity fraud; and

(2) provide a copy of the report to the victim.

(c) The local law enforcement agency contacted by the victim may subsequently refer the matter to a law enforcement agency with proper jurisdiction.

(d) A report filed under this section is not required to be counted as an open case for purposes including compiling open case statistics.

3. Contact the Federal Trade Commission

Report the fraud to the Federal Trade Commission by calling 1-877-438-4338 or go online to www.ftc.gov/idtheft.

4. Dispute Fraudulent Accounts

Dispute and close all fraudulent accounts. Many companies have established policies and procedures for identity theft victims. **If you have trouble closing fraudulent accounts or disputing charges on existing accounts, contact the ID Theft Unit.**

- Write to any collection agencies that are demanding payment and inform them that you are a victim of fraud, and are not responsible for the payments they are demanding.
- Include a copy of your police report, ID theft Affidavit and any other supporting documents.

5. Identity Theft and Tax Fraud

- **Federal**: Contact the Internal Revenue Service Identity Protection Specialized Unit at 1-800-908-4490.

- **Maryland**: Contact the Questionable Return Team at the Comptroller's Office at 1-410-260-7449.

6. What is a Credit Freeze? (Hint: it's not the same thing as a "fraud alert")

- A "Credit Freeze" or " Security Freeze" completely blocks the information on your credit report from would-be creditors. A credit freeze can help prevent identity theft. Most businesses will not open credit accounts without first checking a consumer's credit history. If your credit files are frozen, even someone who has your name and Social Security number might not be able to get credit in your name. Maryland law requires credit reporting agencies charge no more than $5 per credit freeze. Anyone who is a victim of identity theft will be able to freeze their credit reports for free.

- While a credit freeze can provide important protection against identity theft, a credit freeze may not be for everyone. If you plan to open credit in the near future, or apply for an apartment or a job that will require your credit report to be checked, you will need to pay $5 each time you want to temporarily lift the freeze.

7. How to Obtain a Credit Freeze:

- **By Telephone**:
  - Experian: 1-888-397-3742 (automated phone line: press "2" then "2" for information on security freeze)
  - Equifax: 1- 888- 298-0045
  - Transunion: 888 – 909 -8872 (automated phone line)

- **Online**:
  - Experian: https://www.experian.com/freeze/center.html
  - Equifax: www.freeze.equifax.com
  - Transunion: www.transunion.com/securityfreeze

- **In Writing** Please include:
  - Full name, address, Social Security number, and date of birth;
  - copy of your police report, or other investigative report filed with law enforcement, if you are an ID theft victim to be eligible for a free freeze;
  - If you have moved or had a name change in the past five years, prior addresses and proof of prior names are also required;
  - a copy of a government issued ID card; and
  - a copy of a bank statement or utility bill containing your current address.

  And Mail to:

  - Experian:
    Experian Security Freeze
    P. O. Box 9554
    Allen, TX 75013

  - Equifax:
    Equifax Security Freeze
    P.O. Box 105788
    Atlanta, GA 30348

  - Transunion:
    Trans Union Security Freeze
    P.O. Box 6790
    Fullerton, CA 92834-6790

- For **Children or other "Protected Consumers":** Maryland law allows a parent to freeze the child's credit record so that someone seeking to open new credit in the child's name cannot access the credit report. If the child does not have a credit record, the parent may request that a credit reporting agency create a record that prohibits the agency from releasing information about the child to potential creditors. The Maryland law similarly allows a guardian to place a freeze on the credit record of an individual under their care. The requestor must submit:
  - complete name, address, copy of a Social Security Card, or an official copy of a birth certificate, or a copy of a driver's license, or any other government-issued identification, or a copy of a utility bill that shows name and home address; and
  - the same information is required of the minor on whom the freeze is being requested. Other information may also be required.

And Mail to:

- Experian:
  Experian
  P.O. Box 9554,
  Allen, TX 75013

- Equifax:
  Equifax Security Freeze,
  P.O. Box 105788,
  Atlanta, GA 30348

- Transunion:
  Trans Union Security Freeze
  P.O. Box 2000
  Chester, PA 19022

8. Free Credit Reports

You are entitled to view your credit report for free under Maryland and Federal law, allowing you to view two free reports from each Credit Reporting Agency per year. The best way to catch identity theft early is to frequently view your credit report.

- **Maryland Law**:
  Experian: 1-888-397-3742
  Equifax: 1-800-685-1111
  Transunion: 1-800-888-4213

- **Federal Law:** The best way to catch identity theft early is to frequently view your credit report. Get your free credit report through the federal Fair Credit Reporting Act by going to www.annualcreditreport.com, or calling 1-877-322-8228.

9. Additional Identity Theft Prevention Tips

Identity theft is a serious crime with serious consequences, but there are some simple steps you can take to prevent becoming a victim of this fast-growing crime.

Protect Your Personal Information At Home

- Opt-out
  - Pre-screened credit card offers,
    Call 1-888-5-opt-out (567-8688),
    Or go online: www.optoutprescreen.com
  - Junk mail,
    Write to: Mail Preference Service
    Direct Marketing Association
    P.O. Box 643
    Carmel, NY 10512

Or go online: www.DMAChoice.org

- Don't give out your personal information over the phone, through the mail, or over the Internet, unless you initiated the contact and know you can trust the person on the other side.
- Buy a shredder and destroy any documents that contain personal information instead of throwing them away. Including; credit card offers you receive in the mail, bank and credit card statements, phone and utility bills, medical documents and any documents that contain your sensitive personal information.
- Use a locking mailbox to prevent mail theft.
- Use passwords and PIN numbers for your credit card, bank, and phone accounts.
- Use a safe to secure personal information in your home.

Protect Your Personal Information on the Go

- Don't carry sensitive information in your purse or wallet; Social Security Card, Bank account PIN, Insurance cards, leave them at home in a secure place.
- Make copies of important documents. Photocopy your credit cards front and back as well as your Social Security card and insurance cards. If your wallet is stolen, you will have all the information at home if you need to you need to close those accounts.

Protect Your Personal Information Online

- Don't give out your Social Security Number unless it is absolutely necessary. Sometimes you will be required to use your SSN, for tax purposes, Medicare, or to request a credit report from the credit bureaus. If you have a membership card that uses your SSN, ask for a randomly generated ID number instead.
- Be wary of e-mail scams.
    - Financial institutions never ask for personal info by e-mail.
    - Scam artists will use many tactics to trick you into sending them your personal information, or clicking on a link that contains a virus.
    - Delete any suspicious messages immediately.
    - Or forward them to spam@uce.gov
    - Don't access sensitive information on the Web unless you know the connection is secure.

10. Identity Theft Unit Contact information

Jeff Karberg
Identity Theft Program Administrator
200 St. Paul Place
Baltimore, MD 21202

(410) 576-6491
(410) 576-6566 (Fax)
Email: IDTheft@oag.state.md.us
http://www.oag.state.md.us/idtheft/index.htm

EQUIFAX Experian TransUnion

Annual Credit Report Request Form

You have the right to get a free copy of your credit file disclosure, commonly called a credit report, once every 12 months, from each of the nationwide consumer credit reporting companies, Equifax, Experian and TransUnion.

For instant access to your free credit report, visit www.annualcreditreport.com.

For more information on obtaining your free credit report, visit www.annualcreditreport.com or call 877-322-8228.

Use this form if you prefer to write to request your credit report from any, or all, of the nationwide consumer credit reporting companies. The following information is required to process your request. **Omission of any information may delay your request.**

Once complete, fold (do not staple or tape), place into a #10 envelope, affix required postage and mail to:
Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281.

Please use a Black or Blue Pen and write your responses in PRINTED CAPITAL LETTERS without touching the sides of the boxes like the examples listed below:

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 0 1 2 3 4 5 6 7 8 9

Social Security Number: ___ - ___ - ____

Date of Birth: ___ / ___ / ____
Month / Day / Year

Fold Here — Fold Here

First Name | **M.I.**

Last Name | **JR, SR, III, etc.**

Current Mailing Address:

House Number | **Street Name**

Apartment Number / Private Mailbox | **For Puerto Rico Only: Print Urbanization Name**

City | **State** | **ZipCode**

Previous Mailing Address (complete only if at current mailing address for less than two years):

House Number | **Street Name**

Fold Here — Fold Here

Apartment Number / Private Mailbox | **For Puerto Rico Only: Print Urbanization Name**

City | **State** | **ZipCode**

Shade Circle Like This → ●

Not Like This → ⊗ ✓

I want a credit report from (shade each that you would like to receive):

- ◯ **Equifax**
- ◯ **Experian**
- ◯ **TransUnion**

◯ **Shade here if, for security reasons, you want your credit report to include no more than the last four digits of your Social Security Number.**

If additional information is needed to process your request, the consumer credit reporting company will contact you by mail.

Your request will be processed within 15 days of receipt and then mailed to you.

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