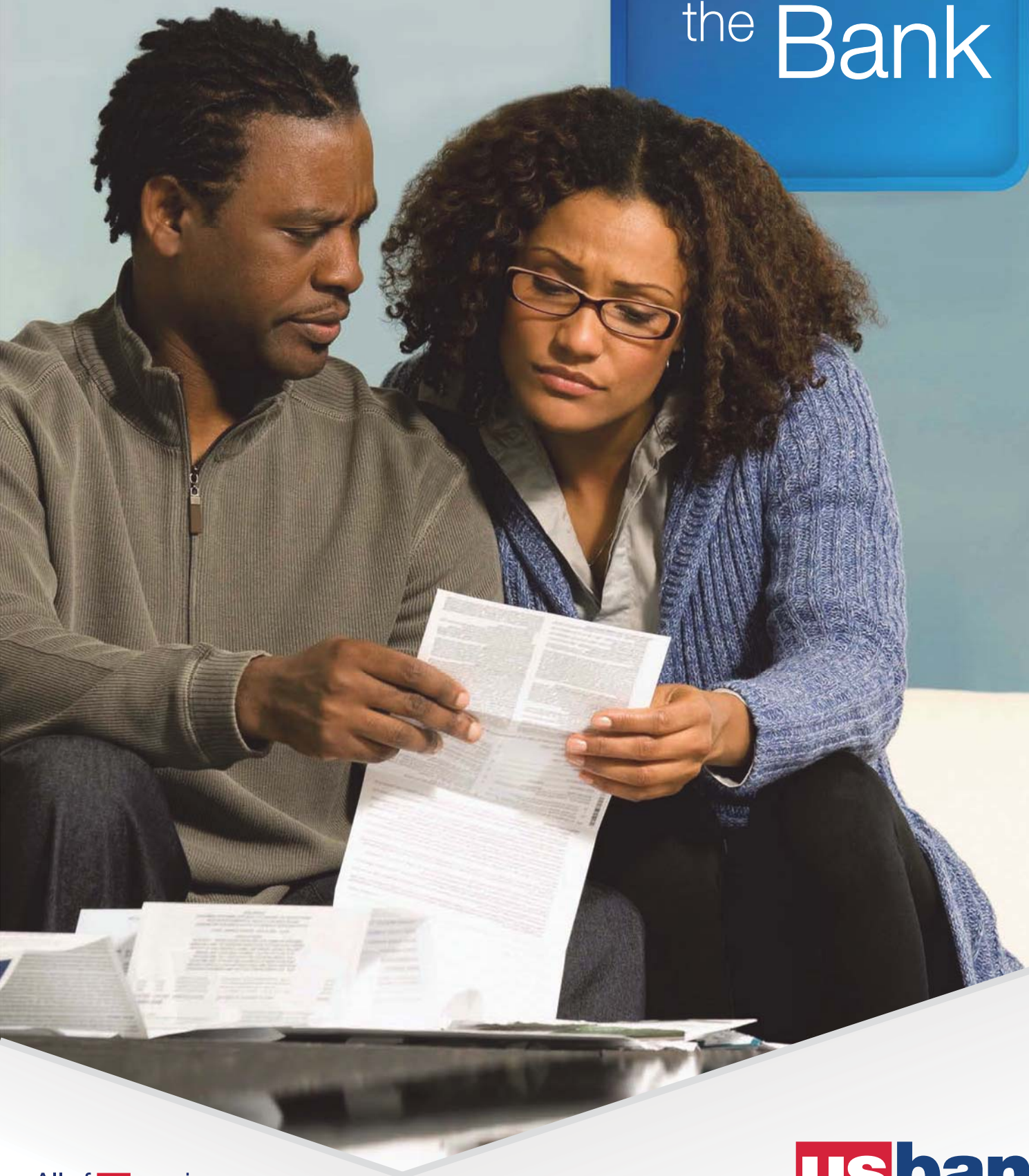


Beyond the Bank



All of **us** serving you®

usbank

Beyond the Bank: Repairing Identity Theft



Problem	Description	Resolve the problem
U.S. mail tampering	A thief may use a Change of Address form to reroute your mail to his own address; or a thief may steal your mail to learn more personal information about you.	Contact the U.S. Postal Inspection Service Office nearest your home to make a report. Click here to find the nearest post office. [https://postalinspectors.uspis.gov]
Utilities theft	An identity thief may use your personal information to get phone, cable, electric, water, or other utility services.	Report fraudulent utility accounts to the utility service provider as soon as you discover them. Close the account opened by the identity thief.
Misuse of Social Security number	An identity thief may steal your Social Security number and sell it, or use the number to get a job or other benefits.	Contact the Social Security Administration immediately if you discover any misuse of your Social Security number. Fraud Hotline 1-800-269-0271 1-866-501-2101 (TTY)
Income tax fraud	If a thief uses your Social Security number to get a job, the thief's earnings are recorded in the Internal Revenue Service (IRS) records. The thief may file a tax return in your name and get your refund. Or, you may get audited by the IRS for failing to report all your income.	Contact the IRS immediately. Specialists will work with you to protect your account. IRS Identity Protection Specialized Unit 1-800-908-4490 www.irs.gov/Individuals/Identity-Protection
Driver's License or other government issued ID	This category includes driver's licenses, Medicare cards, passports, state-issued IDs, and other government documents.	If any type of ID is lost, stolen, or misused by fraudsters, contact the agency that issued the identification and ask them to cancel the lost or stolen item and issue a replacement. Also request they put an alert in your file to prevent future attempts by thieves to get an ID in your name.
Student loans	An identity thief may use your personal information to get a student loan.	Contact The Office of Inspector General (OIG) Hotline. Inspector General's Hotline 1-800-MIS-USED (1-800-647-8733) www2.ed.gov/about/offices/list/oig/hotline.html



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<p>Bill collectors</p>	<p>If an identity thief opens accounts in your name and doesn't pay the bills, a debt collector may pursue you for payment.</p>	<p>You have 30 days to dispute a debt with a collection company after they send you written notice of the debt.</p> <p>To stop collectors:</p> <ol style="list-style-type: none"> 1. Write a letter to the collection agency explaining that you are an identity theft victim and that you don't owe the debt. 2. Send a letter to the business where the fraudulent account was opened. Click here to learn more about closing fraudulent accounts. [usbank.com/pdf/online-security/security-identity-theft.pdf] 3. Contact the three nationwide credit reporting companies to have the fraudulent information blocked from your credit report. <ul style="list-style-type: none"> • Equifax: 800-525-6285 or equifax.com • Experian: 888-397-3742 or experian.com • TransUnion: 800-680-7289 or transunion.com 4. Submit a copy of your Identity Theft Report to the collection companies and the businesses where the fraudulent transactions took place. Keep copies of everything you send. Click here to learn how to obtain an Identity Theft Report. [usbank.com/pdf/online-security/security-identity-theft.pdf] <p>After you have written to them, the collection agencies must cease contact with you, unless they send proof that you owe the debt. They may only contact you to state there will be no further contact, or to inform you they intend to take specific (possibly legal) action against you. They may not sell or transfer the debt or report it to any other credit reporting company.</p> <p>You have rights when it comes to debt collections. Click here to learn more! [http://www.consumer.ftc.gov/articles/0149-debt-collection]</p>
<p>Criminal violations</p>	<p>If an identity thief uses your name, birthdate, or other personal information during a criminal arrest or investigation, you will be entered into the state's (and possibly the national) criminal database.</p>	<p>Contact the law enforcement agency that arrested the thief.</p> <ol style="list-style-type: none"> 1. File a report about the thief's impersonation of you. 2. Give copies of your fingerprints, photograph and identifying documents. 3. Ask the law enforcement agency to compare your information to the imposter's. <ul style="list-style-type: none"> • Change all records from your name to the imposter's name. • Give you a "Clearance Letter" or "Certificate of Release" to declare your innocence.

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<p>Medical identity theft</p>	<p>If an identity thief receives medical treatment using your name, the thief's medical information – for example, blood type, test results, allergies, or illnesses – may be recorded on your medical file and potentially create a medically dangerous situation for you.</p> <p>Also, when a thief doesn't pay the medical bills, you may be pursued by debt collectors.</p>	<p>Obtain your medical records.</p> <p>Under federal law, you have the right to review your medical records. This is easier in some states than in others. Click here to review your state legal rights. [http://www.consumer.ftc.gov/articles/0171-medical-identity-theft]</p> <p>Once you obtain your medical records, contact every health care provider, pharmacy, lab, health insurer, and any other company or individual from whom the thief received medical service. Inform the providers that the person posing as you is an identity thief. Include a copy of the medical record showing the mistake and a copy of your Identity Theft Report. The medical provider must change any inaccurate or incomplete information in your files. Click here to learn how to create an Identity Theft Report. [usbank.com/pdf/online-security/security-identity-theft.pdf]</p> <p>Note: A provider may get confused and think you are the thief. They may refuse to provide you copies of your medicals records, citing patient confidentiality. If a provider denies your request, write to the patient representative or ombudsman listed in the provider's Notice of Privacy Practices. If you don't receive help within 30 days of your written request, you may file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights. Click here for more information. [hhs.gov/ocr]</p>
<p>Child identity theft</p>	<p>A parent has reason to believe a child's identity is at risk if a creditor contacts the family regarding an account in the child's name, if a Social Security card was stolen, or if the child's private information was somehow breached and made public.</p> <p>A thief may use a child's name and Social Security number to get a job, government benefits, medical care, utilities, car loans, or even a mortgage. This crime may go on for years before it is discovered.</p> <p>Child identity theft is on the rise. In 2011, more than 19,000 child identity theft complaints were reported to the Federal Trade Commission.</p>	<p>Call each of the three nationwide credit reporting companies and request a manual search of the child's file.</p> <ul style="list-style-type: none"> • Equifax: 800-525-6285 or equifax.com • Experian: 888-397-3742 or experian.com • TransUnion: 800-680-7289 or transunion.com