

DID YOU KNOW?

You are entitled to one free credit report a year from each of the three major credit reporting agencies: Equifax, Experian and TransUnion. Visit www.AnnualCreditReport.com to receive a copy of your report. You can pull all three at once or stagger the timing throughout the year.

IMPORTANT RESOURCES:

Ohio Attorney General's Office

1-800-282-0515 or www.OhioAttorneyGeneral.gov

Annual Credit Report

1-877-322-8228 or www.AnnualCreditReport.com

Equifax

800-525-6285 or www.Equifax.com

Experian

888-397-3742 or www.Experian.com

Federal Trade Commission

www.IdentityTheft.gov

TransUnion

800-680-7289 or www.TransUnion.com



"TAKING THE COURTHOUSE TO THE COMMUNITY!"

CONTACT US

ADDRESS:

41 N. Perry St., Dayton, OH 45402

PHONE:

The Help Center: 937-496-3038

Civil: 937-225-4512

Domestic Relations: 937-225-4562

Criminal: 937-225-4536

Records: 937-496-7762

EMAIL: clerkhelpcenter@mcohoio.org

WEBSITE: www.courthouseyou.com

IDENTITY THEFT BASICS



THE HELP CENTER

civil • domestic relations • criminal

Montgomery County Clerk of Courts • Mike Foley, Clerk



MIKE FOLEY, CLERK
MONTGOMERY
COUNTY CLERK OF
COURTS

IDENTITY THEFT BASICS

Identity theft occurs when someone obtains and uses your personal information without your permission to commit a fraud. Common types of identity theft include:

Financial identity theft: Someone opens an account or takes out a loan in your name.

Tax identity theft: Someone files taxes in your name, usually claiming a refund.

Medical identity theft: Someone uses your information to access medical services, procedures or prescription drugs.

Criminal identity theft: Someone uses your information when they are arrested.

PREVENTION TIPS

- Never share personal information with anyone who contacts you unexpectedly.
- Consider placing an initial fraud alert or a security freeze on your credit report.
- Never carry unnecessary personal information, such as your Social Security card, in your wallet or purse.
- Shred all outdated documents containing personal information; don't just throw them in the trash.
- Regularly update your computer software and mobile apps.
- Use internet passwords that are hard to guess and change them regularly. Passwords should be at least 12 characters and include capital and lowercase letters, numbers and special characters.
- Set a passcode on your smartphone.
- When entering personal information online, make sure a website is secure by looking for the "s" in "https."
- Don't conduct private business on public WIFI.
- Make copies of your credit cards and store them securely so you can call to cancel them quickly if they go missing.
- If a bill fails to arrive, contact the company as soon as you notice its delay; thieves sometimes steal information from mailboxes or reroute others' bills.

SIGNS OF IDENTITY THEFT

- You find inaccurate personal information or unfamiliar accounts on your credit report.
- You're contacted by collectors about debts you do not owe.
- You no longer receive certain mail, or you receive mail related to unfamiliar accounts.
- You are denied credit for no apparent reason.
- You experience a sudden drop in credit score.
- You receive bills that you do not recognize.

THREE WAYS TO RESPOND TO IDENTITY THEFT

- Review your entire credit report.
- File a police report.
- Place an initial fraud alert on your credit file.

FREQUENTLY ASKED QUESTIONS

Is identity theft really that big of a deal? Won't my bank just work with me?

Although your bank or credit card issuer may work with you to dispute some withdrawals or charges, identity theft takes many forms. If someone opens an account in your name, it may hurt your credit score, making it harder and more expensive to obtain credit or loans. If someone uses your information to obtain a prescription, you may not be able to get the medicine you need. With tax identity theft, you may not receive the refund you are due.

Why should I check my credit report?

Credit reports contain the history of any credit issued in your name. They are kept by credit reporting agencies, The largest of which are Experian, Equifax and TransUnion. Regularly checking your reports will ensure that no one has opened an account while pretending to be you.

What should I do if my personal information was part of a data breach?

Data breaches involve unauthorized access to your information. Each breach may expose usernames, passwords, credit card numbers, Social Security

numbers or various combinations of these details. If you are notified that your information was part of a breach, consider changing your passwords, alerting your credit card provider and/or placing an initial fraud alert or credit freeze on your credit report, especially if the breach involved Social Security numbers.

What is the difference between an initial fraud alert and a credit freeze?

An initial fraud alert tells those issuing credit to take extra steps to confirm your identity. For example, they may ask you to produce extra documentation of your identity. Such an alert is free to place and remains on your credit report for one year, at which point it can be renewed. To place the alert, contact Experian, Equifax or Transunion, which will then share your request with the other two credit bureaus.

A credit/security freeze blocks access to your credit report to any potential new creditors, meaning that credit generally will not be granted in your name without your permission. Credit freezes are permanent unless you lift or remove them; they are free to place, lift and remove. Keep in mind that if you want to apply for credit, you must lift your freeze using a unique PIN issued to you when you apply for the freeze. To place a credit freeze, contact all three of the major credit reporting agencies.

Is there any way I can protect my child from identity theft?

Generally, children do not have credit reports. To prevent a thief from getting credit issued in the name of a child younger than 16, however, you can ask for a credit record to be created and then immediately frozen. To do this, you will need documentation to prove that you have the ability to act on your child's behalf (for example, a birth certificate) and that you are who you say you are (for example, your driver's license). To place a credit freeze, contact all three of the major credit reporting agencies.

