

# IMPORTANT RESOURCES:

Ohio Attorney General's Office  
1-800-282-0515 or  
[www.OhioAttorneyGeneral.gov](http://www.OhioAttorneyGeneral.gov)

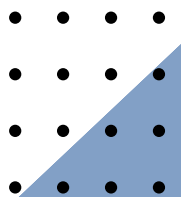
Annual Credit Report  
1-877-322-8228 or  
[www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)

Equifax  
800-525-6285 or [www.Equifax.com](http://www.Equifax.com)

Experian  
888-397-3742 or [www.Experian.com](http://www.Experian.com)

TransUnion  
800-680-7289 or [www.TransUnion.com](http://www.TransUnion.com)

Federal Trade Commission  
[www.IdentityTheft.gov](http://www.IdentityTheft.gov)



**VISIT US:**

41 N. Perry Street, Room 104  
Dayton, OH 45422

**CALL US:** (937) 496-7623

**EMAIL US:**

[Clerkhelppcenter@mcohio.org](mailto:Clerkhelppcenter@mcohio.org)

**HOURS:**

Monday-Friday 8:30AM - 4:30PM

For further information or to locate  
an Outreach Event, visit us at:  
[WWW.COURTHOUSETOYOU.COM](http://WWW.COURTHOUSETOYOU.COM)



**OUR DIVISIONS:**

- Civil: (937) 225-4512
- Criminal: (937) 225-4536
- Domestic Relations: (937) 225-4562
- Records: (937) 496-7762
- Auto Title: (937) 225-4480
- Eastern Municipal Court (Huber Heights): (937) 496-7231
- Western Municipal Court (Trotwood): (937) 687-9099



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CLERK OF COURTS MIKE FOLEY  
**BRIDGING THE JUSTICE GAP ONE  
CONSTITUENT  
AT A TIME.**

# IDENTITY THEFT BASICS

**MIKE FOLEY**

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.

## 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.

### 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.

## 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.

## 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](http://www.AnnualCreditReport.com) to receive a copy of your report. You can pull all three at once or stagger the timing throughout the year.

