

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

TransUnion
800-680-7289 or www.TransUnion.com

Federal Trade Commission
www.IdentityTheft.gov



CONTACT US:

-  41 N. Perry Street, Room 104, Dayton, OH 45422
-  937-496-7623
-  Clerkhelpcenter@mcohio.org
-  Monday-Friday 8:30AM to 4:30PM

To view our outreach schedule or find out more information, please visit our website at 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



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.

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

1. Review your entire credit report.
2. File a police report.
3. 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.

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.

