

CONSUMER CONTACT NUMBERS

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Many resources are available to help you combat identity theft. Two excellent resources are:

Federal Trade Commission's website: <http://www.identitytheft.gov> and

State of Nebraska's website: http://www.revenue.nebraska.gov/info/id_theft_resources.html

Other helpful information and links are located below.

I. Call the Credit Reporting Bureaus' Fraud Departments

Ask them to put a "fraud alert" on your account. Also order copies of your credit report. Check for errors or fraudulent accounts.

- A. Equifax (800-525-6285) www.equifax.com
- B. Experian (888-397-3742) www.experian.com
- C. Trans Union (800-680-7289) www.transunion.com

II. Contact Creditors/Financial Institutions

Tell them your account information has been compromised and ask that existing accounts be closed and "stop payments" issued on all checks.

- A. Request new accounts, with new account numbers.
- B. Obtain new credit cards and new checks.
- C. Contact Chex Systems, a check verification service (1-800-428-9623)
www.chexhelp.com

Contact the major check verification companies directly to request they do not accept your checks

- A. TeleCheck at 1-800-710-9898 or 1-800-927-0188
- B. Certegy, Inc. (previously Equifax Check Systems) at 1-800-437-5120
- D. To find out if the identity thief has been passing bad checks in your name, call:
SCAN: 1-800-262-7771

III. Contact your local law enforcement – local police department, county sheriff, and/or the State Patrol

Provide as much information and documentation as possible. Make sure all relevant account numbers appear on the police report and get a copy for your files – many companies will require a copy to support your ID Theft claim.

- A. Nebraska State Patrol -- (402-471-4545)
- B. South Dakota State Patrol -- (605-773-3105)
- C. Wyoming State Patrol -- (307-777-4321)

IV. Contact the Department of Motor Vehicles

Cancel your driver's license or ID card and get a replacement. Ask the agency to flag your account so no one else can get a license or other identification document from them in your name.

- A. Nebraska -- (402-471-3918) – Lincoln Office
- B. South Dakota -- (605-773-3541) - Pierre Office
- B. Wyoming – (307-777-4800)

V. Contact your insurance company

If you carry your health insurance card in your wallet, and it is stolen, you should contact your insurance company. Many companies, such as Blue Cross/Blue Shield, have a special investigations department that can help you.

VI. Contact the State Attorney General's Office

Contact the Consumer Protection Division of the Attorney General's Office. As with the law enforcement, have as much information and documentation as possible.

- A. Nebraska – (800-727-6432)
<https://ago.nebraska.gov>
- B. South Dakota – (605-773-4400)
<http://atg.sd.gov/Consumers/IdentityTheft.aspx>
- C. Wyoming – (307-777-5833)
<http://ag.wyo.gov>

VII. Contact the Federal Trade Commission (FTC)

They collect information for a theft database that helps law enforcement officials. The FTC can also refer you to other private and government agencies that can help you. The phone number is 1-877-IDTHEFT (877-438-4338). The website address is <http://www.identitytheft.gov>

VIII. Contact Utility Companies

Ask your utility companies (phone, water, cell phone, gas, electric, cable/satellite TV, etc) to be on the alert for anyone ordering services in your name. If someone has ordered service, cancel it immediately and contact the Public Service Commission.

- A. Nebraska Public Service Commission (402-471-3101)
- B. South Dakota Public Utilities Commission (605-773-3201)
- D. Wyoming Public Service Commission (307-777-7427)

IX. United States Post Office Postal Inspector

If your identity theft case involves the U.S. mail, contact the United States Postal Inspector. The Denver Office handles Nebraska, South Dakota and Wyoming.

Postal Inspection Service
1745 Stout St. Ste. 900
Denver, CO 80299-3034
Phone: 877-876-2455

X. Social Security Administration (SSA) Fraud Hotline

If your case of ID Theft involves your social security number, contact the Social Security Administration. If your number has been used fraudulently, they may issue you a new social security number.

- A. Nebraska – Scottsbluff Office (800-297-4291)
Address:
415 Valley View Drive
Scottsbluff NE 69361
- B. South Dakota – Rapid City Office (866-964-7416)
Address:
605 Main St Ste 201
Rapid City, SD 57701
- C. Wyoming – Cheyenne Office (866-336-7580)
Address:
Suite 140
3001 E Pershing Blvd
Cheyenne WY 82001

XI. Workplace Theft

If your wallet or Palm Pilot was lost or stolen at work, notify both the HR and Security Departments. You might recommend a notice be posted warning other personnel to take additional security precautions. For example, women should not be storing wallets or purses in unlocked, desk drawers

XII. Passports

Notify the U.S. State Department. Additional information can be found at:

<http://travel.state.gov/content/dam/passports/forms/ds-0064.pdf>

In the event the passport was issued by another country, notify the issuing country's embassy.

XIII. Legal Assistance

Should an attorney be necessary, the Nebraska State Bar Association's Volunteer Lawyer Project may be able to help you find a lawyer. Contact the State Bar Association at (402-475-7091).

<http://www.nebar.com>

For help with legal expenses for low-income families you may apply for help at:

Legal Aid of Nebraska (877-250-2016)

<http://www.legalaidofnebraska.org> to apply.

XIV. Laws That Apply

Many state and federal laws are designed to protect you in the event your identity is stolen. These include:

- A. Fair Credit Billing Act – limits a consumer's liability for fraudulent charges to \$50.00
- B. Nebraska Personal Identity Defense Act – defines ID Theft, specifies penalties and restitution. Refer to Neb. Rev. Stat. § 28-101, § 28-608, and § 84-712.05.
These can be found on the Nebraska Unicameral's website
<http://www.nebraskalegisature.gov>

XV. Keep Accurate and complete records

- A. Follow up in writing with all contact you have made on the phone or in person. Use certified mail.
- B. Keep copies of all correspondence or forms you send.
- C. Write down the name of anyone you talk to, the date and the conversation.
- D. Keep old files even if you believe your case is closed. Errors can reappear on your credit reports.
- E. To help stay on top of the situation, continue to monitor your credit reports and read your financial account statements promptly and carefully. You may want to review your credit reports once every three months in the first year of the theft, and once a year thereafter.