

Four common types of identity theft, each of which benefits the offender differently:

I. Financial Gain. An offender takes out a loan in the victim's name and/or social security number with no intention of paying the monies back. The sole purpose is to profit from the crime. The victim usually becomes aware of the crime when collection agencies begin calling.

A collection agency is calling and telling me I owe money for an account I know nothing about:

Do not pay any amount of a debt that you have not personally accrued. Collection agencies will tell you anything in an effort to collect the money, including claiming you may lose your house or they will have you arrested if you do not pay. This is not true and illegal on their part, but these tactics are used to get anyone to pay the debt. If you pay any portion of the debt, it may be impossible to recover your money even if it is a proven case of identity theft.

1. Contact the original creditor (the company the collection agency is calling on behalf of) and request as much information about the account as possible. By law if the request is made in writing within thirty days of being notified of the fraudulent account, the company must provide all information they have on the account to the victim or the police department.
2. File a police report providing as much information as possible about the account, including turning over copies of any written correspondence you have received.
3. Contact one of the three major credit bureaus and report the fraud. Even after the issue is resolved, it will take 60-90 days for the fraudulent accounts to be removed from your credit report.
4. After you believe the case is resolved, follow up with the original creditor to make sure they have contacted the credit bureaus to have the account removed from your credit report. Also contact the credit bureaus to not only make sure the identity theft was reported, but also that the account has been removed by the credit reporting bureaus from your credit report.

II. Employment. Typically committed by a subject (e.g. an undocumented citizen) who does not possess their own social security number. A social security number is required in order for an individual to gain employment. Offenders will use a victims' social security number to secure a job. The offender receives a paycheck and in doing so, the employer sends a report to the Internal Revenue Service (IRS) documenting the victim (based on the social security number being used) is earning income. The victim has no knowledge of the earned income and therefore does not claim the income on his or her annual taxes. The victim usually becomes aware of the crime when they receive a notice in the mail from the IRS demanding payment for unclaimed wages.

The IRS has sent me a bill for unreported earning that I know nothing about:

1. Do not contact the company who reported income under your social security number. The company is likely to question the employee using your number. As a result, the offender will likely never be seen again.
2. Contact the IRS number which is provided on the notice and make the IRS aware that you are an identity theft victim and you did not earn the income you are being billed for.
3. Make a police report for identity theft and provide the police with a copy of the IRS bill you received.
4. When the police reports are complete, take them to the Social Security Administration Office located at 1930 N. Lewis Avenue in Waukegan. The Social Security Administration has the ability have the fraudulent income removed and confirm for the IRS it was fraudulent. At the Social Security Administration, you will be able to deal with someone face-to-face as opposed to attempting to work with the IRS over the phone.

III. Credit. The third form of identity theft is also typically committed by someone (e.g. an undocumented citizen) who does

not possess their own social security number. This form of identity theft is similar to Financial Gain identity theft (mentioned above) however in this circumstance the offender opens accounts under the victim's social security number because they are unable to open accounts without their own social security number. The accounts get paid and are usually current. Examples include mortgages, car loans, bank loans, utilities and credit cards. The victim usually discovers the crime when they do a credit check or if they are denied credit due to having too many existing loans. The company or agency who denied the victim provides a list of the existing loans at which time the victim recognizing they are an identity theft victim.

I was denied credit because I have too many open accounts. My credit report has accounts that are not mine:

1. Obtain a copy of the credit report that was run showing the accounts you do not recognize. Contact the companies which are not yours and advise the companies you are a victim of identity theft. Since the accounts are current with this type of identity theft, the companies are more willing to remove the account from your name and place the account in the offender's name. By law they are not allowed to keep your social security number on an account that you had no part of opening.
2. Make a police report providing all information about the fraudulent accounts.
3. Contact one of the three major credit bureaus and report the fraud. Even after the issue is resolved, it will take 60-90 days for the fraudulent accounts to be removed from your credit report.
5. After you believe the case is resolved, follow up with the original creditor to make sure they have contacted the credit bureaus to have the account removed from your credit report. Also contact the credit bureaus to not only make sure the identity theft was reported, but also that the account has been removed by the credit reporting bureaus from your credit report.

IV. Avoid identification by law enforcement. The final common form of identity theft is committed to avoid moving citations and arrests going on the offender's own record. The offender purposely does not carry his or her identification card. When the offender is pulled over, or in criminal cases arrested, the offender provides the officer with the victim's personal information which the offender has previously memorized. The victim usually becomes aware they are a victim when they receive notice in the mail they have missed a court date.

I received a letter in the mail stating I missed a court date, however I have not received a ticket nor have I been arrested:

1. Contact the Waukegan Police Department. The Waukegan Police Department will obtain the information about the arrest where your information was used.
2. Even though you are the victim, be prepared to provide a photo and fingerprints to the Waukegan Police Department. Your prints and picture will be forwarded to the arresting agency as proof that the person arrested was not you.
3. Follow up with the Waukegan Police Department to ensure the charges have been removed from your name and no warrants for your arrest are issued.

Helpful Links:

[Social Security Administration](#)

3 Major Credit Bureaus: [Experian](#) [Transunion](#) [Equifax](#)