



Identity Theft Road Map

A basic guide for ID theft victims in Minnesota

FOUR BASIC STEPS IF YOU ARE A VICTIM OF IDENTITY THEFT

- 1. Place a fraud alert on your credit report** and obtain a copy of your credit report by contacting one of these credit reporting agencies (CRAs). Although the CRA you contact is supposed to notify the others, we recommend contacting all three CRAs:
 - TransUnion: (800) 680-7289; www.transunion.com
 - Equifax: (800) 525-6285; www.equifax.com
 - Experian: (888) 397-3742; www.experian.com
- 2. Close compromised accounts immediately.** Call every company where an account has been tampered with or opened fraudulently. Review your credit reports for additional fraudulent accounts. Close them where necessary. Follow up in writing.
- 3. Report the identity theft** to the Federal Trade Commission:

www.ftc.gov/idtheft or 1-877-ID-THEFT.

Complete the online complaint form and bring a printed copy of it when you file a police report.
- 4. File a police report** and ask the police to attach your FTC complaint to the police report. Get a copy of the report for your records.

FURTHER STEPS TO PROTECT YOURSELF

Monitor

Obtain a copy of your credit report periodically and review carefully. You have a right to one free credit report each year from each credit reporting agency. To request a copy of your credit report, go to www.annualcreditreport.com.

Seven-year Fraud Alert

Consider placing a seven-year extended fraud alert on your credit report. You must provide a copy of your identity theft report and explain how creditors can contact you. The credit reporting companies will put your contact information on the extended fraud alert to tell potential creditors they must contact you before issuing credit in your name.

Credit Freeze

Consider placing a freeze on your credit. A credit freeze prevents the credit reporting agency from releasing a consumer's credit report or any information from it without the consumer's express authorization.

To place a credit freeze, victims must send their request to each of the three nationwide credit reporting agencies along with a police report or police case number documenting identity theft. Keep in mind that if you wish to get credit, you will have to temporarily "unfreeze" your credit. More information on Minnesota's [Identity Theft Freeze Law](#) can be found on the Minnesota Office of Attorney General Website: www.ag.state.mn.us.

SPECIFIC IDENTITY THEFT ISSUES

Reporting lost or stolen social security cards:

For information regarding lost or stolen social security cards, go to the Social Security Administration Website (www.ssa.gov) or call 800-772-1213. Additional information can be found on the Deter Detect Defend Website (www.ftc.gov/idtheft) if you think your social security number has been misused.

If your Minnesota driver's license or identification card has been taken:

If your license or state ID card has been stolen or used improperly, you will need to get a replacement at your local driver's license office. You can complete a [form](#) to request a "driving record flag" that will alert law enforcement officers that someone else may be using your identity. For more information, contact the Minnesota Department of Public Safety Driver and Vehicle Services at (651) 297-3298, or dvs.dps.mn.gov.

If your name has been used in a criminal case:

If someone has represented themselves as you in a criminal prosecution, you can contact the Bureau of Criminal Apprehension (BCA) to question the identity on the criminal record. For information, go to the [BCA Website](#) (bca.dps.mn.gov) or call 651-793-2400. You will be asked to complete a [Questioned Identity Form](#).

Additional information can be found on the [Criminal Identity Theft Road Map](#) handout located on the OJP Website.

At the time you make a report, you can also request that your name be submitted to the FBI's [NCIC Identity Theft File](#), which provides a means for law enforcement to flag stolen identities and identify imposters when they are encountered. For more information on the process, go to the Minnesota [BCA Website](#) (bca.dps.mn.gov).

If your passport, immigration, or citizenship documents have been stolen:

If your U.S. passport, naturalization, or citizenship certificate has been lost or stolen, contact U.S. Citizenship and Immigration Services. For information go to the [USCIS Website](#) (www.uscis.gov) or call 1-800-375-5283. To replace a green card, see the [USCIS Website](#). For information about lost or stolen passports, visas, or arrival/departure records, see the U.S. Department of State Website (travel.state.gov) for information. If you are not a United States citizen, you must contact your consulate to replace your passport. Some consulates will request a law enforcement report.

Reporting phone, mail, or email fraud:

To report phone, mail, or email fraud, go to the Minnesota Fraud Enforcement Partnership at www.mnscams.org or call 866-347-0911. In addition, internet crimes can be reported to the Internet Crime Complaint Center (IC3): www.ic3.gov.

IDENTITY THEFT RESOURCES

If you think your personal information has been used or may be used:

The Federal Trade Commission [Deter•Detect•Defend](#) Website is the best source of information about what to do if your personal information has been used or if you feel your information may be used.

Deter•Detect•Defend Website: www.ftc.gov/idtheft

When you report the crime to the FTC Website, understand that this will not necessarily prompt an investigation of the crime. Your report is primarily used to track the incidence of ID theft and crime trends. It may possibly prompt an investigation or assist in an ongoing investigation; however, you should not expect your report to lead to a criminal justice response. *You should always report the crime to your local law enforcement agency!*

To find out where to report other types of financial crimes, go to www.stopfraud.gov.

IDENTITY THEFT RESOURCES, *continued*

Other valuable resources:

The Privacy Rights Clearinghouse and the Identity Theft Resource Center have very useful information for dealing with identity theft:

[Privacy Rights Clearinghouse](http://www.privacyrights.org)
www.privacyrights.org | (619) 298-3396

[Identity Theft Resource Center](http://www.idtheftcenter.org)
www.idtheftcenter.org | (888) 400-5530

The Minnesota Office of Attorney General has several helpful guides on its website: www.ag.state.mn.us

Guarding Your Privacy: Tips to Prevent Identity Theft
Consumer Alert: What to do When your Personal Information Has Been Breached
Minnesota Identity Theft Freeze Law

You can also contact the office to request these publications: (651) 296-3353 | (800) 657-3787

VICTIM RIGHTS UNDER MINNESOTA LAW

In Minnesota, victims of identity theft have the right to ask that nationwide consumer reporting agencies place a “security freeze” on their credit file at no cost.

To do so, victims must send their request to each of the three nationwide credit reporting agencies along with a police report or police case number documenting identity theft. A security freeze prohibits the credit reporting agency from releasing a consumer’s credit report or any information from it without the consumer’s express authorization, with a few exceptions. Minn. Stat. § 13C.016. For instructions on making your request, see [Minnesota Identity Theft Freeze Law](#), an information sheet from the Minnesota Attorney General’s Office, or the [Consumers Union Website](#).

In Minnesota, the victim’s local law enforcement agency is required to take a report regardless of where the crime occurred.

Victims should file a police report with the law enforcement agency where they live. Under Minnesota law, your local law enforcement agency *must* take a report of identity theft even if the suspected perpetrator is located and/or the ID theft occurred in another jurisdiction. The law enforcement agency is required to provide the victim a copy of it. This report will be helpful for the victim to provide to creditors who want proof of the crime. That agency can begin an investigation or refer the case to another jurisdiction if the suspected crime was committed in a different jurisdiction. Minn. Stat. § 609.527

In Minnesota, victims of identity theft are entitled to crime victim rights that accrue under Chapter 611A with an additional right to mandatory restitution.

In cases where the crime of identity theft is charged, victims are entitled to a mandatory restitution award of \$1,000 as well as the ability to get free copies of court documents to aid in clearing up their personal credit and criminal histories without accumulating more costs. See Minn. Stat. § 609.527.

VICTIM RIGHTS UNDER FEDERAL LAW

There are a number of federal laws designed to protect victims of identity theft. These laws are designed to assist victims in minimizing and repairing the harm done after being victimized. These laws address documenting the theft; dealing with credit reporting companies; dealing with creditors, debt collectors, and merchants; and limiting financial losses caused by the theft. A list of these rights can be found on the **Deter•Detect•Defend** Website: www.ftc.gov/idtheft.

FOR FURTHER ASSISTANCE:

Crime Victim Justice Unit, Office of Justice Programs, 651-201-7310 | 800-247-0390 ext 3, ojp.dps.mn.gov