

IDENTITY THEFT: WHAT HELP IS AVAILABLE?

How many states have a law prohibiting identity theft?

- 39 of the 50 states have laws in effect with criminal penalties.
- Wisconsin's law is Wis. Stat. § 943.201. Misappropriation of personal identifying information or personal identifying documents. ID theft is a Class D felony.

Within those states, who investigates complaints on identity theft?

- Most states use the local police/sheriff's department or a state "white collar crime unit" to do criminal investigation.

What is the role of state consumer protection units with regard to identity theft?

- Whether in the state attorney general's office or elsewhere, consumer protection units generally do not conduct the criminal investigations.
- Consumer Protection units in most states place the focus on information and education both as a tool for prevention and as a guide to restoring credit for those whose identities have been stolen.
- Most states have developed and distribute some level of printed or electronic educational information on ID theft.
- A majority of states refer individuals whose identities have been stolen and those who just want information to the FTC web site.

What is the role of the federal government with regard to identity theft?

- The Identity Theft and Assumption Deterrence Act enacted in 1998 is the federal law directed at ID theft and is enforced by the Secret Service, FBI, US Postal Inspection and SSA's Office of the Inspector General.
- At the request of Congress, the FTC is the federal clearinghouse for complaints by victims of identity theft and helps victims by providing them with information to help resolve the financial and other problems resulting from the theft.
- FTC's puts the complaint information it receives into a secure database (1-877-IDTHEFT) and, when appropriate, may share it with law enforcement personnel.
- The FTC's major publication on ID theft is *When Bad Things Happen to Your Good Name*.
- The FTC web site www.ftc.gov is a major consumer resource on ID theft including a specific link to www.consumer.gov/idtheft.

What is the role of business in identity theft prevention?

- Georgia has established a partnership between law enforcement and businesses called STOP I.T. NETWORK to provide help through information and education in preventing and reducing the effects of harm from ID theft.
- The Direct Marketing Association's Mail, E-mail and Telephone Preference Service allows consumers to opt out of direct marketing solicitations by its members.
- The three main credit bureaus, including Equifax, Experian, and Trans Union, offer services that allow consumers to opt-out of pre-screened credit offers (1-800-5-OPTOUT).
- Experian offers consumers the opportunity to have their names removed from lists used for marketing and promotional purposes.