

According to the Office of the Arkansas Attorney General, more than 2,500 Arkansans reported being victims of identity theft last year. Identity theft occurs when someone uses another person's personal information without permission, most often for the purpose of obtaining credit. Here's what to do if you've been a victim of identity theft:

1. Place a Fraud Alert or Security Freeze on your credit reports. File a **fraud alert** with one credit bureau and it goes on all three. There is no charge to place a fraud alert. You can renew the alert every 90 days. You'll be notified if anyone tries to obtain credit in your name. A **security freeze** restricts access to your credit report. You'll be notified if anyone tries to look at your credit report. A security freeze is free for victims of identity theft, otherwise, there is a small fee.
2. Contact creditors and close suspicious accounts. Close any accounts that have been tampered with or opened fraudulently. Dispute the fraudulent transactions or accounts with the company involved.
3. File an identity theft report with your local law enforcement agency. This can help to protect you in the event of additional fraud.
4. Contact the Office of the Arkansas Attorney General to complete an Identity Theft Passport Victim ID Card - arkansasag.gov.
5. File a complaint with the Federal Trade Commission at ftc.gov. The Federal Trade Commission works with networks with agencies across the country to provide information for fraud investigations.
6. Continue to monitor accounts and protect personal information. Guard personal information and PINS. Carefully guard social security number, bank account numbers, personal identification numbers, etc. Any financial documents (including checks) that you keep at home should be in a secure place. Never give out information over the phone unless you initiated the call or are certain that you are talking to a reputable person. You are entitled to one free annual credit report from each of the three major credit reporting bureaus. Spread these out over the year and check one every four months. Be sure to go to the right website: www.annualcreditreport.com. Monitor your report for errors or signs of fraud.

For more financial management tips visit the University of Arkansas Cooperative Extension Service website at www.uaex.edu.

Laura Hendrix, Ph.D.
Assistant Professor – Family and Consumer Economics

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