



Department of Employee Relations
City of Milwaukee
WHAT TO DO TO PROTECT YOUR IDENTITY
November 20, 2013

This FAQ document contains important information to help employees take the necessary precautions to protect from identity theft given the breach of private information by Dynacare Labs. The information provided here includes steps employees can take in addition to signing up for the ProtectMyID Alert from Dynacare.

1. What can I do right away to protect my identity?

Employees should call one of the credit reporting companies and ask for an initial fraud alert on your credit report. The contact information for Credit Reporting Companies is:

Equifax 1-800-525-6285 Experian 1-888-397-3742 TransUnion 1-800-680-7289

This fraud alert is free but you must provide proof of your identity. The company you call must tell the other credit reporting companies about your alert. This alert stays on your report for at least 90 days. You can renew it after 90 days. This step allows you to order one free copy of your credit report from each of the three credit reporting companies. Be sure the credit reporting companies have your current contact information so they can get in touch with you.

Click here for an informational pamphlet from the Milwaukee Police Department on Identity Theft (PDF). Please visit <http://city.milwaukee.gov/Police/cib/FinancialCrimesUnit/IdentityTheft.htm> for additional information.

2. Why should I get a copy of my credit report?

You want a copy of your credit report to help guard against identity theft. That's when someone uses your personal information — like your name, your Social Security number, or your credit card number — to commit fraud. Identity thieves may use your information to open a new credit card account in your name. Then, when they don't pay the bills, the delinquent account is reported on your credit report. Inaccurate information like that could affect your ability to get credit, insurance, or even a job. By monitoring credit report activity you will be able to assess if you have become the victim of identity theft.

3. How do I get a free copy of my credit report if I don't place a Fraud Alert on my credit report?

The Fair Credit Reporting Act (FCRA) requires each of the nationwide credit reporting companies — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months. The three nationwide credit reporting companies have set up a central website, a toll-free telephone number, and a mailing address through which you can order your free annual report.

To order, visit annualcreditreport.com, call 1-877-322-8228. Or complete the [Annual Credit Report Request Form](#) and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three nationwide credit reporting companies individually. They provide free annual credit reports only through annualcreditreport.com, 1-877-322-8228 or mailing to Annual Credit Report Request Service.

You may order your reports from each of the three nationwide credit reporting companies at the same time, or you can order your report from each of the companies one at a time.

4. Should I order my reports from all three nationwide credit reporting companies at the same time?

You may order one, two, or all three reports at the same time, or you may stagger your requests. You may want to consider staggering your requests during a 6 to 12-month period to keep an eye on the accuracy and completeness of the information in your reports.

5. What information will I have to provide to get my free credit report?

You will need to provide your name, address, Social Security number, and date of birth. If you have moved in the last two years, you may have to provide your previous address. To maintain the security of your file, each nationwide credit reporting company may ask you for some information that only you would know, like the amount of your monthly mortgage payment. Each company may ask you for different information because the information each has in your file may come from different sources.

6. What about those companies that offer credit reports at a discount?

Only one website is authorized to fill orders for the free annual credit report you are entitled to under law — annualcreditreport.com. Other websites that claim to offer “free credit reports,” “free credit scores,” or “free credit monitoring” are not part of the legally mandated free annual credit report program. In some cases, the “free” product comes with strings attached. For example, some sites sign you up for a supposedly “free” service that converts to one you have to pay for after a trial period. If you don’t cancel during the trial period, you may be unwittingly agreeing to let the company start charging fees to your credit card.

Some “imposter” sites use terms like “free report” in their names; others have URLs that purposely misspell annualcreditreport.com in the hope that you will mistype the name of the official site. Some of these “imposter” sites direct you to other sites that try to sell you something or collect your personal information.

Annualcreditreport.com and the nationwide credit reporting companies will not send you an email asking for your personal information. If you get an email, see a pop-up ad, or get a phone call from someone claiming to be from annualcreditreport.com or any of the three nationwide credit reporting companies, do not reply or click on any link in the message.

7. Do employees need a police report to create a Fraud Alert via one of the credit reporting agencies?

No, employees will only need to verify their identity and provide address information to place a fraud alert with any of the credit reporting companies.

8. What is the difference between placing a “Fraud Alert” vs a “Credit Freeze” with one of the Credit Reporting Agencies?

A Fraud Alert is a cautionary flag, which is placed on your credit file to notify lenders and others that they should take special precautions to ensure your identity before extending credit. When you place a Fraud Alert, you can provide a mobile or other phone number for lenders to contact you to verify that the party applying for credit is actually you, not a fraudster.

A Security Freeze is a more dramatic step to protect your credit. Placing a Security Freeze will prevent lenders and others from accessing your credit report entirely, which will prevent them from extending credit. With a Security Freeze in place, even you will need to take special steps when you wish to apply for any type of credit. A freeze will prohibit a credit-reporting agency from releasing information in your credit report without your express authorization. Because of more stringent security features, you will need to place a Security Freeze separately with each of the three major credit reporting companies if you want the freeze on all of your credit files. A Security Freeze remains on your credit file until you remove it or choose to lift it temporarily when applying for credit or credit-dependent services. A “freeze” is stronger than a “fraud alert” because it remains in place until you release it and requires that you be alerted if an account in your name is requested. The freeze must be requested in writing to each of the three credit reporting agencies and you may also need to pay a fee which cannot be more than \$10.

For additional information from the Wisconsin Office of Privacy Protection please go to http://datcp.wi.gov/Consumer/Office_of_Privacy_Protection/Fact_Sheets/index.aspx