

The steps and information below are for ID Fraud Victims who have had their SSN or any other identifiers compromised:

- File a report with the Summit County Sheriff's Office (330) 643-2181
- Get a copy of the Report from Summit County Records & ID (330) 643-2141. This takes approximately 1 week.
- Visit the FTC (Federal Trade Commission) website at www.identifytheft.gov . This will explain ID Fraud in full detail
- File an FTC report
- Visit NCTUE (National Consumer Telecom & Utilities Exchange) website at www.nctue.com/consumers

. This company will provide credit history information to utility companies, cell phone companies and other similar companies

- Obtain a Credit Freeze with NCTUE. This will lock your credit history with all 4 Credit Bureaus: *Experian, Equifax, Transunion, and Innovis*
- . As of September 21, 2018, Credit Freezes were made free to all Americans. The Credit Freeze will lock you down for about 90% of ID Fraud.

Locking your ID is a better option than to leave it open for more fraud in the future.

If you are notified that you're a victim of Ohio Unemployment Fraud, you ***MUST DISPUTE*** this within 2 weeks with your employer. It you ***YOUR*** responsibility to report Unemployment Fraud with the State of Ohio by going to their website at www.unemployment.ohio.gov

There are no-report businesses that do not check a person's credit history. Some examples of these are Payday Loan & Cash Advance businesses and Buy Here/Pay Here car lots. These types of accounts would notify you if a loan that is in your name became delinquent for more than 60 days and a collection notice would be sent to you.

Contact the business and dispute the loan as fraudulent. Provide the original Sheriff's Record/Report and the date you obtained a Credit Freeze on your accounts.

All fraudulent accounts/activities ***MUST BE DISPUTED*** by the victim, or the financial institutions will continue to hold them financially responsible for the debt.

- *Obtain a copy of your Credit Report* in addition to the Credit Freeze from the following Bureaus. Each Bureau offers one free Credit Report per year. The Bureaus contact information is below:

- Innovis(800) 540-2502 www.innovis.com
- Transunion(800) 680-7289 www.transunion.com
- Equifax(888) 766-0008 www.equifax.com
- Experian (888) 397-3742 www.experian.com

* It ***IS NOT*** necessary to pay for credit monitoring once the Credit Freeze is in place.

Victims who have had bank accounts (checking or savings) opened fraudulently in their name or are concerned about this happening, can lock their identity similar to a Credit Freeze by contacting Chexsystems: (800) 428-9623 or www.chexsystems.com