



Dear Fellow Delawarean,

When it comes to protecting our families, safeguarding our wallets, knowing our rights as victims of crime, or understanding how the law can make our communities better, information is the key. Equipped with knowledge, we can make choices that greatly reduce our risk of becoming a victim of crime or fraud, and we can learn how to get help if we're mistreated.

The mission of the Delaware Department of Justice is to protect Delawareans from harm by enforcing the law and being your advocate. We're here to help you, and also to give you the information you need to help yourself and your family. Inside this brochure, you'll find useful tips on avoiding identity theft, what to do if you are victimized, and ways to contact the Department of Justice for further assistance. Together, we can keep Delaware safe and strong.

Beau Biden  
Attorney General

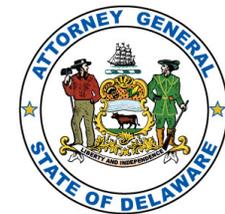
Delaware Department of Justice  
Consumer Protection Unit  
820 North French Street, 5th Floor  
Wilmington, DE 19801

# Avoid Identity Theft

## Protecting Delaware's Consumers



**Delaware Department of Justice**



**Attorney General  
Joseph R. "Beau" Biden, III**

**Consumer Protection Unit**

- New Castle County • (302) 577-8600
- Kent County • (302) 739-7641
- Sussex County • (302) 856-5353
- Toll Free Consumer Hotline • (800) 220-5424
- Para asistencia en Espanol • (877) 851-0482

[www.attorneygeneral.delaware.gov](http://www.attorneygeneral.delaware.gov)  
Email: [Consumer.Protection@State.DE.US](mailto:Consumer.Protection@State.DE.US)

## Protect Yourself!

### Guard your financial information

Never give out your personal information like your Social Security number, credit card or bank account numbers to someone you don't know.

### Conduct business only with reputable vendors

Avoid dealing with businesses that are unfamiliar to you, especially when they make offers via e-mail or telephone. Identity thieves often use these methods to lure their victims into a scam. Legitimate businesses will gladly give you time to do your homework first.

### Check your credit report often

Evidence of identity theft often shows up before the victim even realizes a crime has been committed. Criminals often attempt to get credit under victims' names or Social Security numbers, and these attempts will show up on credit bureau reports. The three credit reporting bureaus in the United States are listed to the right.



## Useful Information

**Identity Theft occurs when someone steals your personal or financial information, such as your name, address, Social Security number, or bank account information.**

### Credit Bureaus

#### Experian

Phone: (888)397-3742  
Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
www.Experian.com

#### Equifax

Phone: (888)766-0008  
Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
www.Equifax.com

#### TransUnion

Phone: (800)680-7289  
TransUnion Security Freeze  
P.O. Box 6790  
Fullerton, CA 92834  
www.TransUnion.com

To obtain your free credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com)  
or mail your request to  
Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

## If you are a victim:

**Follow these steps if you suspect that you are a victim of identity theft:**

1. Report the fraud to:
  - your local police department
  - the three major credit bureaus & ask that a "fraud alert" be put on your credit report
  - the Federal Trade Commission. The FTC maintains a national Identity Theft database.
2. Contact the Fraud Department of each of your creditors and your bank.
3. Consider:
  - placing a security freeze on your credit report to prevent unauthorized release. Request the freeze in writing from each credit bureau.
4. Apply for an Identity Theft Passport from the Delaware Department of Justice. Identity Theft Passports are designed to make sure that creditors, banks, police officers, and other officials know that you are the victim of identity theft. Contact the Consumer Protection Unit to see if you are eligible for a Passport at (800) 220-5424 or visit the Department of Justice website to apply online:

<http://attorneygeneral.delaware.gov/consumers/protection/idtheft.shtml>