

Idaho Legal Aid Services, Inc.

Advocacy. Education. Representation.

www.idaholegalaid.org

Idaho Coalition Against Identity Theft Resource and Referral Guide ^[1]

Idaho Coalition Against Identity Theft seeks to provide a coordinated community response to better assist victims of identity theft in our state.

WHAT VICTIMS CAN DO

Place a Fraud Alert on your credit reports by contacting one of the credit reporting agencies (“CRA’s”) listed on the back of this brochure. Request your free credit reports.

Call all companies where an account has been misused or opened fraudulently. Close or flag as necessary. Follow up in writing, enclosing an Affidavit. Call your financial institution to review your accounts for suspicious activity.

Report to the Federal Trade Commission. File a complaint online at www.ftc.gov ^[2]. Enclose a copy of the complaint, called an ‘FTC Affidavit,’ with your letters to companies and CRAs. Provide a copy to the police if you file a police report.

File a report with Police. Request a police report even if they are unable to investigate further. Ask police to attach your FTC Affidavit to the report. To fix mistakes on your credit report, send a copy of the report to each CRA and any company that provided the inaccurate information.

CONTACT INFORMATION FOR ICAIT MEMBERS

Adult Protection Services, Area Agency on Aging, Area III

208-322-7033

<https://aging.idaho.gov/aaa/PSA3.html> ^[3]

Adult Protection investigates allegations of exploitation of vulnerable adults 18 years of age and

older. Works with law enforcement to substantiate crimes and has case managers who assist in obtaining support services for elderly clients. Cannot respond after hours but they do have an emergency hotline. Area III covers: Ada, Gem, Canyon, Owyhee, Elmore, Washington, Boise, Adams, Valley, & Payette counties.

Better Business Bureau

Snake River Region

1-800-218-1001

<http://snake-river.bbb.org/> [4]

BBB staff can provide reference materials such as FTC pamphlets, general information and guidance on what to do if ID theft happens to you. The BBB conducts two free shred events every year to help consumers protect their personal information from ID thieves. BBB can do speaking engagements on Identity Theft for businesses and consumers as part of their ongoing outreach.

Idaho Attorney General's Office

Consumer Protection Division

208-334-2424

www.ag.idaho.gov [5]

AG's office can answer basic consumer questions about Idaho's identity theft laws and direct consumers to other resources, such as the FTC or law enforcement agencies. The consumer protection division publishes the Identity Theft Manual, available at www.ag.idaho.gov [5]. The Division's informal dispute resolution service assists in some situations with resolving identity theft-related disputes involving consumer reporting agencies or creditors. The AG's office cannot give legal advice or representation to individual consumers; its primary service to the public concerning identity theft is education.

Idaho Department of Finance

208-332-8000

finance.idaho.gov [6]

Idaho Department of Finance (DOF) staff provide guidance and referrals to citizens who may be victims of ID theft and information on how to protect one's self from ID theft. DOF staff can provide speakers to groups that are interested in booking presentations on ID theft or other financial services related topics. DOF may provide assistance when the ID theft involves a DOF licensee, such as regulated lenders, collection agencies, escrow agencies, mortgage brokers/lenders/loan originators, state-chartered banks and credit unions, credit counselors, debt settlement agencies, securities brokers/agents, money services businesses, and credit repair

organizations (but not federally-chartered financial institutions).

Internal Revenue Service (IRS) and Taxpayer Advocate Service (TAS)

IRS Identity Theft Hotline 1-800-908-4490

Taxpayer Advocate: 1-877-777-4778

www.irs.gov [7]

Victims of identity theft are encouraged to contact the IRS Identity Protection Specialized Unit at 1-800-908-4490.

The Taxpayer Advocate Service (TAS) assists with resolving tax problems when normal IRS channels are not working for a consumer.

United States Attorney's Office

for the District of Idaho

www.justice.gov/usao/id/ [8]

The United States Attorney's Office (USAO) provides extensive services to individuals identified as victims in a case that the USAO is prosecuting, including: notification of court proceedings, notification of victims' rights, victim impact statements, referrals, and employer/creditor notification upon request. If an individual who is not an identified victim calls seeking information, they are provided limited information and appropriate referrals.

Idaho Legal Aid Services, Inc.

208-345-0106 (Boise Service office)

www.idaholegalaid.org [9]

Staff has been trained to guide victims of identity theft. When a victim calls any of Idaho Legal Aid Services' offices, they will be told steps they can take to solve their problem and will be referred to the FTC's website for further information and to access the identity theft affidavit. Idaho Legal Aid Services does not currently have funding to represent victims of identity theft unless the victim falls under one of our grants that would qualify the client for extended services (e.g., low-income senior or low-income domestic violence victim).

Idaho State Tax Commission

208-334-7660

www.tax.idaho.gov [10]

Staff can provide copies of IRS Victims Assistance brochures, Boise Police Department Identity

Theft brochures, and the link to IRS form 14039. Commission staff can lock specific Idaho tax accounts to force validation of all returns filed for that Social Security number to prevent filing of false returns. Cannot disclose individual's names or tax information to law enforcement; this information has to be requested by the individual who could then provide it to law enforcement. If the name on a filed tax return or W2 is different, the information on those documents cannot be disclosed, even to the proper owner of the Social Security number (the identity theft victim). Victims can request copies of all documents showing BOTH their name and SSN.

CREDIT REPORTING BUREAUS

Equifax

PO Box 740241

Atlanta, GA 30374

1-800-525-6285 (report fraud)

www.equifax.com ^[11]

Experian

PO Box 9352

Allen, TX 75013-888-397-3742 (report fraud)

www.experian.com ^[12]

Trans Union

PO Box 6790

Fullerton, CA 92834

1-800-680-7289 (report fraud)

www.transunion.com ^[13]

FREE CREDIT REPORTS

The Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting companies—Equifax, Experian, and Trans Union— to provide a free copy of your credit report, at your request, once every 12 months. To order, visit www.annualcreditreport.com ^[14], call 1-877-322-8228, or complete the Annual Credit Report Request Form (available at www.ftc.gov/credit ^[15]

) and mail it to:

Annual Credit Report Request Service

PO Box 105281

Atlanta, GA 30348-5281

For more information about Idaho Coalition Against Identity Theft

<https://sites.google.com/a/idaholegalaid.org/idaho-coalition-against-identity-theft/> ^[16]

Or visit us on Facebook:

<facebook.com/idahocoalitionagainstidtheft> ^[17]

This document was produced by Idaho Legal Aid Services, Inc. under award # 2010-VF-GX-K030, awarded by the Office for Victims of Crime, Office of Justice Programs, U.S. Department of Justice in conjunction with the Maryland Crime Victims' Resource Center. The opinions, findings, and conclusions or recommendations expressed in this document are those of the contributors and do not necessarily represent the official position or policies of the U.S. Department of Justice or Maryland Crime Victims' Resource Center, Inc.

 [Resource_and_Referral_Guide.pdf](#) ^[18]

Printed: August 7, 2020

<http://www.idaholegalaid.org/node/2340/idaho-coalition-against-identity-theft-resource-and-referral-guide>

©Idaho Legal Aid Services, Inc.