

Attorney General Jon Bruning  
Guest Column: February 12, 2007  
Contact: Holley Hatt, 402-471-2067

## **Identity Theft Repair Kit Offers Peace of Mind To Victims**

In recognition of National Consumer Protection Week, I unveiled an Identity Theft Repair Kit to assist identity theft victims through the recovery process and educate consumers about ways to protect themselves.

According to the Federal Trade Commission, nearly 900 Nebraskans fell victim to identity theft in 2006. Once a consumer's identity is stolen, repairing the damage to their credit can be a long and frustrating process. Our Identity Theft Repair Kit gives consumers all the information they need in one place to take quick action.

I understand, personally, how identity theft disrupts your life. Last year, a thief broke into my wife's car at the public library and stole her purse. We went through the process of canceling credit cards, notifying the police, and taking other actions to minimize the damage to our credit. Even as Attorney General, it was a difficult process. I called our Consumer Protection Division to walk me through the steps for recovery.

The Identity Theft Repair Kit makes recovering from identity theft as easy as possible. We sent kits to Nebraskans across the state so they can learn how to protect themselves, and our Consumer Protection Division has more on-hand to send to Nebraskans who fall victim. Here are some tips featured in the kit:

### **Tools to Protect Yourself:**

- ✓ Never give personal information to someone you don't know unless you initiate the contact.
- ✓ Review a free copy of your credit report annually at [www.annualcreditreport.com](http://www.annualcreditreport.com).
- ✓ Shred all documents that contain personal information, including credit card pre-approvals.
- ✓ Never carry your Social Security number, birth certificate or passport with you, unless it is necessary.
- ✓ Only use Internet sites that are encrypted or secure.

### **Tools for Recovery:**

- ✓ File a police report and keep a copy for your records.
- ✓ Immediately close all accounts under the same name of the account that has been tampered with.
- ✓ Contact all three credit bureaus (Equifax, Experian and Transunion) to review your credit report and place a fraud alert on your credit file. A fraud alert requires businesses to verify identification before transactions occur.
- ✓ Contact your bank and the credit bureaus to fix specific problems with your accounts or credit reports.
- ✓ File a complaint at the Federal Trade Commission's Web site, [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or by calling 1-877-ID-THEFT (1-877-438-4338).

For more information on identity theft or to request a copy of the Identity Theft Repair Kit contact the Attorney General's Consumer Protection Division, toll free at 800.727.6432 or at our Web site: [www.ago.ne.gov](http://www.ago.ne.gov).