

State's Attorney Office: 9 Ways Kane County Citizens Can Combat Credit Fraud

Kane County State's Attorney Joe McMahon recently made a presentation to Sun City Huntley residents about credit fraud, identity theft and how to protect yourself.

Below is some of the information he shared about how to protect yourself and what you should do if you believe you're a victim.

How To Protect Yourself From Credit Fraud

1. Visit www.identitytheft.gov/databreach to learn more about protecting yourself after a data breach.
2. Monitor your personal information, and visit the Federal Trade Commission's website at www.ftc.gov/idtheft to obtain information about steps to take to better protect against identity theft, as well as information about fraud alerts and security freezes.
3. Check your credit reports from Equifax, Experian and TransUnion — for free — by visiting www.annualcreditreport.com. Accounts or activity that you don't recognize could indicate identity theft.
4. Regularly inspect financial account statements and promptly dispute unauthorized charges.
5. Sign up for your bank's free online alerts to help detect any fraudulent activity.
6. Consider placing a credit freeze on your files. A credit freeze makes it harder for someone to open a new account in your name. Keep in mind that a credit freeze won't prevent a thief from making charges to your existing accounts. To learn how to do this, check out [this FTC.gov article](#).
7. If you decide against a credit freeze, consider placing a fraud alert on your files. A fraud alert warns creditors that you could be an identity theft victim and that they should verify that anyone seeking credit in your name really is you. To learn about this, check out [this FTC.gov article](#).
8. If you believe you're the victim of identity theft, contact the police and ask about filing a report. Visit www.identitytheft.gov to learn what else to do.
9. Sign up to receive notice from your county recorder if someone tries to alter your property deed. [Here's the link for the Kane County Recorders Office](#).



SOURCE: Kane County State's Attorney's Office