

Self-Help versus Traditional Assistance

Q. How can the Attorney General's Office ("AGO") help me?

A. The AGO offers two distinct programs to assist victims of identity theft. We can offer you a Self-Help Guide of information if you would like to attempt to resolve the issues yourself, or we can work with the credit reporting agencies, creditors, collectors, etc. through a consumer advocate in this office.

Q. Who will the AGO consult with on my behalf?

A. The AGO will work primarily with credit reporting agencies (TransUnion, Equifax, and Experian), any creditors of accounts that have been fraudulently opened in your name, and collectors who are trying to collect on fraudulent accounts. We will also work with other entities involved, if practical, to resolve your identity theft issues.

Q. What is Self-Help?

A. Self-Help is a process in which you, the victim, are given a great number of resources for you to resolve any issues arising out of your identity theft. You will receive a Self-Help Guide that contains an easy to understand, step-by-step process of who to contact, how to contact them, and information on what certain laws require.

Q. What is Traditional Assistance?

A. Traditional Assistance is a program offered by the AGO in which a consumer advocate from the Consumer Protection Section works with various entities in an attempt to rectify the effects of identity theft. Under Traditional Assistance, the consumer advocate will contact credit reporting agencies, creditors, collectors, etc. to try to remove fraudulent information, close fraudulent accounts, and stop collections on fraudulent accounts.

Q. What is the main difference between Self-Help and Traditional Assistance?

A. The main difference between the two programs is that Self-Help is completely guided by the victim, whereas Traditional Assistance is mainly guided by a consumer advocate at the AGO.

Q. Should I choose Self-Help or should I choose Traditional Assistance?

A. Both programs have a number of benefits. Ultimately, you should choose whichever program realistically meets your lifestyle, demands, and priorities the best. If you are unsure of what program to choose, we can send you more information on both programs, along with Notification Forms to submit to the AGO to enroll in one of the programs.

Q. If I try Self-Help but I cannot do it, can I switch to Traditional Assistance?

A. Yes, however, you will be asked to enroll in the Traditional Assistance program, which will require submitting a new Notification Form, a copy of your filed police report, and an affidavit.

Q. Why do I need to file a police report?

A. Certain credit reporting agencies and creditors require a police report to move forward in determining if someone has been the victim of identity theft or if an account was obtained fraudulently. Additionally, a valid police report is necessary to waive the fee for placing a security freeze on your account should you choose to do so.

Q. Why do I need to submit an affidavit?

A. Certain credit reporting agencies and creditors require an affidavit to move forward in determining if someone has been the victim of identity theft or if an account was obtained fraudulently. Additionally, the affidavit helps the AGO assess what creditors, collectors, etc. need to be contacted in an effort to rectify the results of your identity theft.

Q. What results will these programs afford me?

A. Our hope is that fraudulent information will be removed from your credit reports, that fraudulent accounts will be closed, and that collections on those fraudulent accounts will stop. While the AGO will facilitate the communications, it is important to note that the AGO does not guarantee any results.

Q. Will the AGO investigate or prosecute the person who has stolen my identity?

A. At this point, the AGO's main objective is to help victims of identity theft remedy their situations. We will not pursue criminal matters on an individual level. However, legal actions may be pursued on behalf of the State of Ohio in its entirety.

Q. How long will it take to clear up my issues that were affected by my ID Theft?

A. We will work in an expeditious manner to help resolve your identity theft issues. However, much depends on how long it takes for the outside entities to respond to us. Therefore, no definitive timeframe can be established.

Q. Is there anything that I need to do between now and when I hear from your office?

A. We would encourage you to place an Initial Fraud Alert on your credit and consider placing a Credit or Security Freeze. If you have not yet already done so, you should file a police report.

Q. My local police department won't accept my complaint, what should I do?

A. Try to contact your police department again and explain why it's important that you file a police report. If they still refuse to take your complaint, please contact our office again, and we will look into the matter to explore your options.

