



Victims of Unemployment Insurance Fraud: Customer Help Guide

How can I spot unemployment insurance identity theft?

- You receive a debit card or an unemployment insurance letter (UI Finding) and has not filed a claim for benefits.
- You are notified by your employer that a claim for benefits has been filed when you have not been separated from employment.
- You attempt to file a claim online and one already exists.
- You receive IRS correspondence regarding unreported UI benefits.
- You receive notice of a State or Federal tax offset.

https://www2.illinois.gov/ides/Pages/Reporting_Unemployment_Insurance_Fraud.aspx

If you become a victim of Unemployment Fraud/Identity Theft, please follow these steps:

1.) **Contact IDES to inform them of the fraud** – 2 options; call or submit a form online

- a. Phone: 800-814-0513
 - i. IDES has been experiencing high call volume, they ask for you to leave a detailed message and someone will call you back promptly
- b. Contact form: https://www2.illinois.gov/ides/Pages/Contact-IDES_Form.aspx

2.) **Place a Fraud Alert on your credit report or freeze your credit**

- a. Contact one of the three Credit Reporting Agencies—
 - i. Equifax: 1-800-525-6285; www.equifax.com; PO Box 740241, Atlanta, GA 30374-0241
 - ii. Experian: 1-888-397-3742; www.experian.com; PO Box 9532, Allen, TX 75013
 - iii. TransUnion: 1-800-680-7289; www.transunion.com; Fraud Victim Assistance Division, PO Box 2000, Chester PA 19016
- b. Placing a Fraud Alert on your Credit Report
 - i. Contact one of the Credit Reporting Agencies and they will communicate the information to the other two
 - ii. This places an alert on any credit report pulled for a potential creditor
- c. Placing a Freeze on your credit
 - i. Contact all three of the Credit Reporting Agencies to place a freeze on your credit
 - ii. No potential creditor will be able to view your credit report until you lift the freeze (temporarily or permanently)
- d. You will receive a confirmation letter in the mail following the fraud alert/freeze

3.) **Obtain and Review a copy of your credit report**

- a. When placing an alert or freeze on your account, you are able to receive a free copy of your credit report from the Credit Reporting Agency
- b. You may request one free copy per week until April 2021; once per year after cutoff
 - i. www.annualcreditreport.com

4.) **File a Police Report**

- a. Provide IDES letter, IDES debit card, or any other correspondence received to prove that your identity has been stolen
- b. Request a copy of the report