



VILLAGE OF
LINCOLNSHIRE
POLICE DEPARTMENT

UNEMPLOYMENT FRAUD VICTIM CHECKLIST

REPORTING UNEMPLOYMENT FRAUD

- Report the fraud to your employer; keep record of with whom you spoke (Time, Date & Organization)
- Report the fraud to the Illinois Department of Employment Security – keep record of with whom you spoke (Time, Date & Agency)

REPORTING TO CREDIT BUREAU & LAW ENFORCEMENT

Contact one of the three major credit reporting agencies. Whichever company you contact is required to report it to the other two agencies.

- [Experian via online](#), or 1-888-397-3742
- [TransUnion online](#), or 1-800-680-7289
- [Equifax online](#), or 1-888-836-6351
- [Annual credit report](#), Place a Fraud Alert or Credit Freeze on your credit.

As soon as that agency processes your fraud alert it will notify the other two, which then also must place fraud alerts in your file.

With a **credit freeze**, new lenders will not be able to view your credit report. This gives you more control of who can access your information. A credit freeze will stay on your credit report until you choose to remove it. You will need to notify Equifax and Experian on your own to freeze your credit with them.

A **fraud alert** doesn't prevent new lenders from viewing your credit report, but it does notify them to take extra precautions, such as calling you directly, when verifying a credit application. An initial fraud alert lasts for one year. When you place an alert with one credit reporting agency, they will automatically notify the other two so they can also add a fraud alert to the report they have for you.

- Obtain and review copies of your credit reports immediately. Look for accounts, inquiries and addresses you don't recognize.
- Go to <https://www.identitytheft.gov> to file a report about your situation. Once you have entered your information, the site will create an Identity Theft Report. Print it or save it to your computer; you will need it later.
- File an identity theft report with the Lincolnshire Police Department. You may want to use the report you prepared at [IdentityTheft.gov](#)

Do not use the debit card you receive in the mail if you are not authorized to receive unemployment benefits.

If a recipient actually uses this unauthorized card, they will probably have to pay the funds back.

- Make a copy of the debit card (front and back) and any other documentation received from the Illinois Department of Employment Security. If you are provided unemployment funds, you may receive notice from the IRS stating you owe taxes on the funds received.