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## **Exploitation/Identity Theft**

In today's world it seems that there is a solicitation or shady deal around every corner. Not only do you have to be worried that someone is going to steal your money, but you also need to protect your identity from being stolen. It is hard to know who to trust. This section will give you some information on organizations and services that can help.

### **Maine Department of Professional and Financial Regulation**

If you would like to check out an offer that sounds too good to be true, or if you want to know if a charity is legitimate, call the Maine Department of Professional and Financial Regulation at 1-877-624-8551.

### **The Federal Trade Commission**

The Federal Trade Commission (FTC) provides free consumer guides to help individuals recover from identity theft. You can get this guide by calling the Identity Theft Hotline at 1-877-438-4338 or [clicking here to get the guide online](#).

The Federal Trade Commission (FTC) recommends that you contact the fraud departments of each of the three major credit reporting bureaus if someone has stolen your identity. The numbers for the fraud divisions appear below:

1. Equifax 1-800-525-6285 or [visit the Equifax website by clicking here](#).
2. Experian 1-888-397-3742 or [visit the Experian website by clicking here](#).
3. TransUnion 1-800-680-7289 or [visit the TransUnion website by clicking here](#).

A copy of your credit report can be obtained free of charge once every 12 months by calling 1-877-322-8228 or online at [www.annualcreditreport.com](http://www.annualcreditreport.com)

If you believe you are the victim of identity theft, you should also file a police report with the local law enforcement agency. Call the Legal Services for Maine Elders Helpline at 1-800-750-5353 to talk to an attorney for free.

### **Resources**

#### **Legal Services for Maine Elders**

If you are a Maine resident who is 60 or older and you believe you are a victim of identity theft, call the Legal Services for Maine Elders Helpline at 1-800-750-5353 to talk to an attorney for free.

#### **National Do Not Call Registry**

Get on the National Do Not Call Registry to stop getting calls from telemarketers. [Get on the Registry by clicking here for their website](#).

#### **Annual Credit Reports**

To request a free copy of your credit report, [visit the Annual Credit Report website by clicking here](#).

**The Office of the Maine Attorney General**

For helpful information on several consumer topics, [check out the “Consumer Law Guide” by clicking here.](#)

**Federal Trade Commission**

The FTC is a government agency that protects American consumers. For more information about your rights with regard to debt collection, [visit the FTC’s website by clicking here.](#)

**American Bar Association**

The American Bar Association produced a pamphlet of helpful information about identity theft. [Get the pamphlet \(.pdf\) from the American Bar Association by clicking here.](#)

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