



Thank you for alerting us to the fact that you did not apply for Unemployment Insurance Benefits. Our foremost goals are making sure that Unemployment Insurance (UI) and Temporary Disability Insurance (TDI) customers receive timely benefits, reducing expensive data errors and fighting waste, fraud and abuse.

Based upon the information that you have provided to us we have stopped payment on the UI claim that was falsely filed in your name. We have also informed law enforcement authorities about the suspected theft of your personal information. Currently, the Rhode Island State Police are investigating. At this time, we have determined that DLT is not responsible for the theft of your identity. It was **not** the result of an unauthorized user hacking into DLT's computers and stealing information.

We recognize this is distressing news and recommend that you take the following steps to protect your identity:

ACTION STEPS

- Place a fraud alert and get your credit report. Contact one of the three credit bureaus. That company must tell the other two. A fraud alert is free. It will make it harder for someone to open new accounts in your name. You'll get a letter from each credit bureau. It will confirm that they placed a fraud alert on your file. Visit <https://www.annualcreditreport.com/index.action>.

EQUIFAX, www.equifax.com, 1-888-766-0008

EXPERIAN, www.experian.com, 1-888-397-3742

TRANS UNION, www.transunion.com, 1-800-680-7289

- Review your credit report. Make note of any account or transaction you don't recognize. This will help you report the theft to the FTC.
- If someone steals your identity, you have the right to remove fraudulent information from your credit report. This is called blocking. Once the information is blocked, it won't show up on your credit report and companies can't try to collect the debt from you. If you have an Identity Theft Affidavit (see the next two bullets), credit bureaus must honor your request to block this information.
- Feel free to contact the Rhode Island State Police Financial Crimes Unit with any questions or concerns at (401) 764-5179.
- Report the identity theft to the Federal Trade Commission. Complete the FTC's online complaint form (<https://www.ftc.gov/>). Look for the blue Consumer Complaint box on the home page. Give as many details as you can. The complaint form is not available on mobile devices, but you can call 1-877-438-4338 to make your report.

Based on the information that you enter; the FTC complaint system will create your Identity Theft Affidavit. You'll need this to complete the other steps in the process. Print and save your FTC Identity Theft Affidavit immediately. Once you leave the page, you won't be able to get your affidavit.

- Consider placing a credit freeze. Also known as a security freeze, this tool lets you restrict access to your credit report, which in turn makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your file, they may not extend the credit. Visit <http://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs> for more information. (This may result in fees so ask before placing the freeze).
- If you place a freeze, be ready to take a few extra steps the next time you apply for a new credit card or cell phone — or any service that requires a credit check. If you decide not to place a credit freeze, at least consider placing a fraud alert. (See bullet at the bottom of the first page of this letter.)
- For helpful general information, visit <https://www.identitytheft.gov/>.

Please know that the RI Department of Labor and Training is in constant communication with UI agencies from across the country to share information, keep up with how identity thieves are changing their tactics to adapt to new security measures and develop new and stronger identity verification procedures to make it harder for criminals to steal UI benefits.

Sincerely,
Fraud Unit
RI Department of
Labor and Training