



Identity Theft Victim Rights

Victim rights under Minnesota and federal law

Victim Rights Minnesota

In Minnesota, victims of identity theft have the right to ask that nationwide consumer reporting agencies place a “security freeze” on their credit file at no cost.

To do so, victims must send their request to each of the three nationwide credit reporting agencies along with a police report or police case number documenting identity theft. A security freeze prohibits the credit reporting agency from releasing a consumer’s credit report or any information from it without the consumer’s express authorization, with a few exceptions. Under Minnesota law, there is no cost to the victim of identity theft to make this request. Minn. Stat. § [13C.016](#).

For instructions on making your request, see [Minnesota Identity Theft Freeze Law](#), an information sheet from the Minnesota Attorney General’s Office, or [Consumers Union Website](#).

In Minnesota, the victim’s local law enforcement agency is required to take a report regardless of where the crime occurred.

Victims should file a police report with the law enforcement agency where they live. Under Minnesota law, your local law enforcement agency *must* take a report of identity theft even if the suspected perpetrator is located and/or the ID theft occurred in another jurisdiction. The law enforcement agency is required to provide the victim a copy of it. This report will be helpful for the victim to provide to creditors who want proof of the crime. That agency can begin an investigation or refer the case to another jurisdiction if the suspected crime was committed in a different jurisdiction. [Minn. Stat. § 609.527, subd. 5](#).

In Minnesota, victims of identity theft are entitled to crime victim rights that accrue under Chapter 611A with an additional right to mandatory restitution.

In cases where the crime of identity theft is charged, victims are entitled to a mandatory restitution award of \$1,000. In addition, victims have the ability to get free copies of court documents to aid in clearing up their personal credit and criminal histories without accumulating more costs. See [Minn. Stat. § 609.527, subd. 4\(b\)](#).

Federal Laws

There are a number of federal laws that protect victims of identity theft. These laws are designed to assist victims in minimizing and repairing the harm done after being victimized. These laws address documenting the theft; obtaining information about fraudulent transactions, correcting inaccurate information, dealing with credit reporting companies, creditors, debt collectors, and merchants; and limiting financial losses caused by the theft.

To find out more:

[Statement of Rights for Identity Theft Victims](#) (brochure)

[Identity Theft Victims’ Statement of Rights](#) (website)