

What is Identity Theft?



Identity theft involves acquiring key pieces of someone’s identifying information, such as name, address, date of birth, social security number and mother’s maiden name, in order to impersonate them. This information enables the identity thief to commit numerous forms of fraud which include, but are not limited to, taking over the victim’s financial accounts, opening new bank accounts, purchasing automobiles, applying for loans, credit cards and social security benefits, renting apartments, and establishing services with utility and phone companies.

What to do if you become a victim:

- Report it to law enforcement and set up a folder to keep a detailed history of this crime.
- Keep a log of all your contacts and make copies of all documents.
- Contact all creditors, by phone and in writing to inform them of the problem.
- Notify the U.S. Postal Inspector if your mail has been stolen or tampered with:
 - U.S. Postal Inspection Service – Local Post Office (See phone listing under Federal Government).

- Contact the Federal Trade Commission to report the problem:
 - www.ftc.gov - The FTC is the federal clearinghouse for complaints by victims of identity theft. The FTC helps victims by providing information to help resolve financial and other problems that could result from identity theft. Their hotline telephone number is 1-877-IDTHEFT (438-4338).

Sample “Courtesy Notice”

(Date)

Dear (Creditor Name/Collection Agency Name):

On (Date), I received your letter demanding payment of (\$\$amount). I did not open this account and incur this unpaid balance. Someone, other than myself, wrongfully used my personal information to obtain a line of credit/service. Your company extended a line of credit/services to someone, other than myself. Your company is a victim and should file a police report in the appropriate jurisdiction.

You are hereby notified that on (Date), I filed an identity theft report with the Tallahassee Police Department. The case number is ____-_____. A copy can be obtained by contacting the TPD Records Section at (850) 891-4221.

Closing,
(Your name and address)

- Call each of the three credit bureaus’ fraud units to report identity theft. Ask to have a “Fraud Alert” placed in your credit file asking that creditors call you before opening any new accounts.
- To order free annual report from one or all the national consumer reporting companies, visit www.annualcreditreport.com, call toll-

free 877-322-8228, or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Credit Bureaus

Equifax

PO Box 740241, Atlanta, GA, 30374-0241
-To report Fraud, call 1-800-525-6285

Experian

PO Box 9532, Allen, TX, 75013
-To report Fraud, call 1-888-397-3742

Trans Union

PO Box 6790, Fullerton, CA, 92834
-To report Fraud, call 1-800-680-7289

- Alert your bank(s) to flag your account(s) and contact you to confirm any unusual activity. Request a change of PIN and a new password.
- If you have any checks stolen or bank accounts set up fraudulently, report it to the following companies:
 - National Check Fraud Service (843) 571-2143
 - SCAN (800) 262-7771
 - TeleCheck (800) 710-9898 or 927-0188
 - CheckRite (800) 766-2748
 - CrossCheck (707) 586-0551
 - Equifax Check Systems (800) 437-5120
- Contact the Social Security Administration’s Fraud Hotline at 1-800-269-0271.
- Contact the state office of the Department of Motor Vehicles to see if another license was issued in your name. If so, request a new license number and fill out the DMV’s complaint form to begin the fraud investigation process.
- Obtain description of suspect (if known).
- Obtain witness information.
- What is the financial loss to you? Attach all supporting information.

Preventative Actions

- Promptly remove mail from your mailbox after delivery.
- Deposit outgoing mail in post office collection mailboxes or at your post office. Do not leave in unsecured mail receptacles.
- Never give personal information over the telephone, such as your social security number, date of birth, mother’s maiden name, credit card number, or bank PIN code, unless you initiated the phone call. Protect this information and release it only when absolutely necessary.
- Shred pre-approved credit applications, credit receipts, bills and other financial information you don’t want before discarding them in the trash or recycling bin.
- Empty your wallet of extra credit cards and IDs, or better yet, cancel the ones you do not use and maintain a list of the ones you do.
- Order your credit report from the three credit bureaus once a year to check for fraudulent activity or other discrepancies.
- Never leave receipts at bank machines, bank counters, trash receptacles, or unattended gasoline pumps. Keep track of all your paperwork. When you no longer need it, destroy it.
- Memorize your social security number and all of your passwords. Do not record them on any cards or on anything in your wallet or purse.
- Sign all new credit cards upon receipt.
- Save all credit card receipts and match them against your monthly bills.
- Be conscious of normal receipt of routine financial statements. Contact the sender if they are not received in the mail.
- Notify your credit card companies and financial institutions in advance of any change of address or phone number.

