



## *Preventive Actions*

### 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.

The information contained in this guide provides the actions recommended by the Whispering Pines Police Department and the financial industry to help reduce the likelihood of becoming a victim of identity theft.



- Promptly remove mail from your mailbox after delivery.
- Deposit outgoing mail in post office collection mailboxes or at your local post office.
- 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 card 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 ID's, or better yet, cancel the ones you do not use and maintain a list of the ones you do.
- Obtain a credit report from the three credit bureaus once a year to check for fraudulent activity or other discrepancies. (Available **free** at [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 877-322-8228).
- 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.
- Never loan your credit cards to anyone else.
- Never put your credit card or any other financial account number on a postcard or on the outside of an envelope.
- If you applied for a new credit card and it hasn't arrived in a timely manner, call the bank or credit cards immediately.
- Closely monitor expiration dates on your credit cards. Contact the credit card issuer if replacement cards are not received prior to the expiration dates.
- Beware of mail or telephone solicitations disguised as promotions offering instant prizes or awards designed solely to obtain your personal information or credit card numbers.

## Internet and On-line Services

- Use caution when disclosing checking account numbers, credit card numbers, or other personal financial data at any web site or on-line service location unless you receive secured authentication key from your provider.
- When you subscribe to an on-line service, you may be asked to give credit card information. When you enter any interactive service site, beware of con artists who may ask you to “confirm” your enrollment service by disclosing passwords or the credit card account number used to subscribe. Don’t give them out!

### *Action Steps for Identity Theft Victims*

- Contact all creditors, by phone and in writing, to inform them of the problem.
- File a police report where the crime occurred. If unknown contact your local law enforcement agency to file a report. Provide this report when requested as proof that you were a victim of identity theft.
- Email the U.S. Postal Inspection Serv. [www.usps.gov/postalinspectors](http://www.usps.gov/postalinspectors)
- Contact Federal Trade Commission to report fraud. **1-877-ID Theft** (or) [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

- Call each of the three credit bureaus’ fraud units to report identity theft. Ask to have a “Fraud Alert” placed on your credit report so creditors will call you before opening any new accounts. The fraud alert is free and will last 90 days. You can get a 7 year fraud alert if a police report is provided.  
**Equifax 800-525-6285(fraud)**  
**800-997-2493(credit report)**  
**Experian Information Solutions**  
**888-397-3742(fraud/report)**  
**TransUnion Credit Bureau**  
**800-680-7289(fraud)**  
**800-916-8800(credit report)**
- The best form of protection is a “Credit Freeze”. A Credit freeze, also referred to as a security freeze, is one of the most effective tools against ID theft available to consumers. A security freeze can be set up with each of the three credit bureaus for free.
- Call your banks and close any accounts affected. Request a change of PIN and a new password.
- Call **SCAN** at **800-262-7771** to see if there are outstanding bad checks in your name. If there are bad checks then call **TeleCheck 800-710-9898** and **Certgy, Inc 800-437-5120**, and have them notify retailers not to accept the bad checks.
- Keep a log of all your contacts and make copies of all documents.
- Contact the Social Security Administration’s Fraud Hotline.  
**1-800-269-0271**

