

What Do I Do If I Become A Victim?

Often victims of identity theft are unaware that they are being victimized until they receive notices from credit card companies or collection agencies. The Federal Trade Commission (www.ftc.gov) has set up a toll free hotline that consumers can use to report identity theft. The FTC offers the services of trained counselors who will help victims begin the long and often costly task of clearing their names. The FTC toll free number is **1-877-438-4338**. The following are recommended steps to follow if you are a victim of identity theft.

- ◇ Notify the police, banks, loan agencies, and creditors. Get a copy of the police report and keep a record for all contacts with legal and financial institutions
- ◇ Ask Creditors to call in an alert if any new charges are added.
- ◇ Cancel all credit cards, bank accounts, PINs and passwords.
- ◇ Call the Social Security Administration at **1-800-269-0271** to report fraud.
- ◇ Call the major credit reporting agencies (see table) and ask them to attach a fraud alert and victim's statement to their report.
- ◇ If a civil judgement has been entered in your name for actions taken or debts incurred by a thief, contact the court where the judgement was entered and report that you are a victim of Identity theft. Ask how your name can be cleared.
- ◇ If bank accounts were set up fraudulently or checks were stolen, contact check verification agencies.

Gaston County Police Department
Community Policing Division
P.O. Box 1578
Gastonia, NC 28053-1578
704-866-3320



An Internationally Accredited Agency



Protect Yourself from Identity Theft

Identity Theft is a growing problem across the nation and also here in Gaston County. The Gaston County Police Department has compiled the following information in hopes that the information will help you avoid becoming a victim of this type of crime.

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Important Prevention Tips

- ◇ Protect your personal information. Think about what you are putting in the trash.
- ◇ Buy a paper shredder and use it on papers that may contain names, addresses, or account numbers.
- ◇ Don't leave bills or bank statements in your mailbox. Drop off bills at the Post Office.
- ◇ Cancel credit cards you don't use and don't carry extra cards in your wallet.
- ◇ Destroy (Shred) pre-approved credit card solicitations.
- ◇ Don't Carry your Soc. Sec. Card, birth certificate, or passport with you.
- ◇ Don't have your Soc. Sec. Number, telephone number, or other unnecessary information printed on checks.
- ◇ Pick up new checks at the bank.
- ◇ Don't use birth-date or Soc. Sec. Number as password or PIN.
- ◇ Monitor your bank and credit card statements. Check your credit report for any irregularities.

DON'T BE A VICTIM !!!

Protect Your Personal Information!

Consider these Numbers

- ◇ Between **500,000 and 700,000** people will be victimized by identity thieves this year.
- ◇ Identity theft and fraud account for more than **\$2 billion** in losses each year.
- ◇ Victims will spend two or more years removing an average of **\$18,000 in fraudulent charges** from their credit reports.
- ◇ The Social Security Administration received more than **30,000 complaints** about the misuse of Social Security Numbers last year.
- ◇ A U.S Consumer League Study reports **6 million Internet users** have been victims of credit card related fraud or unauthorized use.
- ◇ The non-profit consumer advocacy group Privacy Rights Clearinghouse, estimates that over **1000 people per day** deal with trying to repair their credit after having their identities taken and misused by thieves.
- ◇ For about **\$49**, several websites boast they can obtain anyone's social security number.

Check Verification Agencies

- ◇ CheckRite: 1-800-766-2748
- ◇ ChexSystems: 1-800-428-9623
- ◇ CrossCheck 1-800-552-1900
- ◇ NPC 1-800-526-5380
- ◇ SCAN 1-800-262-7771

Protect Yourself From Identity Theft



An identity theft occurs when someone uses key personal information about you in fraudulent ways. With nothing more than a name and a Social Security Number, an identity thief can:

- Open new credit cards in a victim's name and run up charges on the account.
- Use counterfeit checks or debit cards to drain bank accounts.
- Open new bank accounts and write bad checks .
- Buy cars or property by taking out loans in victim's name.
- Rent apartments and establish utilities.
- Commit crimes using false identities to mislead law enforcement.
- File for bankruptcy to avoid paying debts incurred under the false identity.

How Identity Theft Occurs

Identity Thieves use various methods but some of the more common include:

- * Stealing mail that includes bank and credit card statements, utility bills, tax information, and pre-approved credit card offers.
- * Purse snatching and pick pocketing wallets.
- * "Dumpster diving" where the thief sorts through trash to find letters, financial statements, etc. containing personal information and account numbers.
- * Lurking around ATMS to see PIN numbers as they are being entered.
- * Illegally obtaining an individual's Credit Report.
- * Sending false Internet messages to dupe users into giving passwords and other personal information.
- * Setting up phony telemarketing schemes in order to elicit information from consumers.
- * Hacking into computer systems and gaining access to personal information in databases of

governments, employers, banks, and credit bureaus.

- * Using "sniffer" or "signal analysis" software that intercepts personal information such as account numbers, passwords, addresses, etc. being sent over networks.
- * Lurking around ATMs and telephone booths in order to see PIN numbers as they are being entered. Some thieves stand a distance away and use binoculars, others, called "shoulder surfers", simply stand and look over someone's shoulder.

In Addition to basic information such as a person's name, address, and Social Security Number, Identity Thieves also look for and use:

- ⇒ **Driver's License Numbers**
- ⇒ **Bank Cards**
- ⇒ **Telephone Calling Cards**
- ⇒ **Birth Certificates**
- ⇒ **Passports**

Credit Reporting Agencies

	EQUIFAX	EXPERIAN	TRANS UNION
Report Fraud	1-800-525-6285 P.O. Box 740250 Atlanta, GA	1-888-397-3742 P.O. Box 1017 Allen, TX 75013	1-800-680-7289 P.O. Box 6790 Fullerton, CA 92634
Order Credit Report (free to identity theft victims)	1-800-685-1111 P.O. Box 740241 Atlanta, GA 30374-0241	1-888-397-3742 P.O. Box 2104 Allen, TX 75013	1-800-888-4213 P.O. Box 390 Springfield, PA 19064
Opt out for Credit and Marketing Lists & Pre-Approved Credit Card Offers	1-888-567-8688 P.O. Box 740123 Atlanta, GA 30374-0123	1-800-353-0809 P.O.Box 919 Allen, TX 75013	1-800-680-7293 P.O. Box 97328 Jackson, MS 39238
Web Address	www.equifax.com	www.experian.com	www.tuc.com

To File a Report with the Gaston County Police-
Call 704-866-3300:

Information in this brochure partially obtained from the **Regional Organized Crime Information Center** Special Publication on Identity Theft

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