

IF YOU'RE A VICTIM...

Do these three things immediately!

1. **Contact** the fraud departments of each of the three major credit bureaus and report that your identity has been stolen. Ask that a "fraud alert" be placed on your file and that no new credit be granted without your approval. At the same time, order copies of your credit report from the credit bureaus. Credit bureaus must give you a free copy of your report if your report is inaccurate because of fraud, and you request it in writing. Review your reports carefully to make sure no additional fraudulent accounts have been opened in your name or unauthorized changes made to your existing accounts.

Credit Bureaus	Equifax	Experian (formerly TRW)	Trans Union
Address	P. O. Box 105069 Atlanta, GA 30348	P. O. Box 9532 Allen, TX 75013	P. O. Box 6790 Fullerton, CA 92834
Order Credit Report	1-800/685-1111	1-888/397-3742	1-800/888-4213
Report Fraud	1-800/525-6285	1-888/397-3742	1-800/680-7289

2. **For** any accounts that have been fraudulently accessed or opened, contact the security departments or financial institutions. Close these accounts. Put passwords (*not your mother's maiden name*) on any new accounts you open.

3. **File** a report with the Suffolk Police Department or the police where the identity theft took place. Get a copy of the report in case the bank, credit card company, or others need proof of the crime later on. Even if the police can't catch the identity thief in your case, having a copy of the police report can help you when dealing with creditors.

THERE'S HELP OUT THERE...

The Federal Trade Commission (FTC) is the federal clearinghouse for complaints by victims of identity theft. Although the FTC does not have the authority to bring criminal cases, the Commission assists victims of identity theft by providing them with information to help them resolve the financial and other problems that can result from identity theft. The FTC also may refer victim complaints to other appropriate government agencies and private organizations for further action. You can reach the FTC in three ways: 1) you can call toll-free at 1-877-ID THEFT (1-877/438-4338); 2) you can visit their website at www.consumer.gov/idtheft; or, 3) you can write them at: Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580.

The Suffolk Commonwealth's Attorney's Office is pleased to provide the community with information about identity theft prevention. Your name and good credit history are among your most valuable assets. Don't make yourself an easy target. Protect yourself from identity theft.

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IDENTITY THEFT: HOW TO PROTECT YOURSELF



An Information Guide
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WHAT IS IDENTITY THEFT?

Identity theft occurs when someone invades your life, taking pieces of your personal identifying information as his or her own, and ruins your financial reputation.

The growth of the Internet and other information technologies and the increased accessibility of personal account and other information, have heightened identity fraud risk.

DID YOU KNOW...

- Every 79 seconds an identity is stolen
- Experts report that most victims don't realize the theft occurred until months or years afterwards.
- Victims can spend anywhere from 6 months to 2 years recovering.
- The FBI states that identity theft is the fastest growing crime in America today.

Being victimized by fraud can be one of the worst experiences you can have. Besides the devastation of knowing that someone has taken advantage of you, the financial costs can be enormous and long lasting.



HOW CAN SOMEONE STEAL YOUR IDENTITY?

Thieves can gain access to your Social Security number or any other personal identifier and can use that information to open up new accounts in your name or access your existing accounts. In short, identity theft occurs when someone appropriates your personal information without your knowledge to commit fraud or theft.

THINGS YOU CAN DO TO PREVENT IDENTITY THEFT

• *Clean out your wallet.* Photocopy the contents of your wallet. Copy both sides of each document, including your license and other

identification cards, credit cards, etc. This will permit you to know what you had and the account and contact numbers in the event your wallet is lost or stolen. Don't carry around your Social Security card or any other piece of information with that number on it. If lost or stolen, contact the Social Security Administration fraud line at 1-800/269-0271. Don't carry any more information than necessary.

• Don't sign the back of your credit cards; instead, write "Photo ID Required". When writing checks to pay your credit card bills, don't put the complete account number in the memo portion. It is better to have just the last 4 numbers to prevent anyone who might be handling the check as it passes through the processing system from having access to your account number and other personal information.

• Watch out for e-mails that look like official messages from banks or merchants asking you to "update" or "verify" account or billing information. These messages, known as "phishing", often contain realistic logos of well-known banks, online retailers and credit card companies, are designed to fool recipients into divulging personal financial data.

• Don't give out personal information such as a credit card number, Social Security number or mother's maiden name over the phone if making a purchase unless you know the caller or have initiated the call. Also, don't use these obvious names or numbers as your Personal Identification Numbers (PINs) or passwords. Memorize all your passwords, don't record them on paper or carry them in your wallet.

• Always shred pre-approved credit applications, credit card receipts, bills and other documentation which includes personal information before discarding them in the trash or recycle bin. Also, never throw ATM receipts in a public trash container -- keep the receipts.

• Effective September 1, 2005, Americans are entitled to one free credit report each year from each of the three bureaus – *Experian, Equifax and TransUnion*. You may request your free credit report online at www.annualcreditreport.com, by phone 1-877-322-8228, or through the mail. Be careful, though, as there are sites with similar-sounding names, like Freecreditreport.com, that attract customers with the promise of a free credit report, then push fee-based services like identity theft insurance or credit monitoring at a monthly cost ranging from \$9.95 to \$29.95. The credit bureau sites themselves also try to sell you packages. Request a copy from one of the bureaus every four months to monitor your credit year round. By requesting your report, you can keep tabs on your record to make certain there is no suspicious activity, mistakes that could affect your credit score, or fraudulent accounts. Be vigilant about disputing anything that looks strange.

• Pay attention to your billing cycles. Follow up with creditors if bills do not arrive on time, or if you have applied for a new credit card and it hasn't arrived in a timely manner.

• Opt out of information sharing whenever possible. Register online at www.donotcall.gov to stop getting annoying telemarketing calls, or call toll-free, 1-888-382-1222 from the number you want to register. You can register up to three phone numbers, including your home and mobile/cell phones at no charge and in effect for five years. Call 1-888 5-OPTOUT (567-8688) to stop credit reporting agencies from sending you pre-approved offers of credit or insurance for five years.

• Be cautious about where you leave your personal information in your home, especially if you have roommates, employ outside help or are having service work done in your home.

• Guard your mail from theft. Deposit outgoing mail in post office collection boxes or at your local post office. Promptly remove your mail from your mailbox after it has been delivered. If you're planning to be away from home and can't pick up your mail, call the Post Office to request a vacation hold.

