

April 2010

What is Identity theft?

Identity theft involves acquiring key pieces of someone's identifying information; such as a 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:

1. Credit Bureaus. Immediately call the fraud units of one of the three credit reporting companies: Experian, Equifax, or TransUnion. Report the theft of your credit cards, social security number, or any other identifying information. Ask that your account be flagged. At this time, ask for a copy of your credit report—because you may be the victim of identity theft, this should be free. If someone has tried to or has opened accounts using your personal information, ask for the names and phone numbers of the companies.

Equifax: PO Box 74021, Atlanta, GA 30374,
1-800-525-6285

Experian: PO Box 949, Allen, TX 75013
1-888-397-3742

TransUnion: PO Box 390, Springfield, PA
19064; 1-800-680-7289

One company will notify the others of the identity theft in order to put a flag on your name. You may also want to notify the Federal Trade Commission Identity Theft Hotline at 877-438-4338, or on line at www.ftc.gov to file an on-line complaint.

2. Creditors: Contact all creditors immediately with whom your name has been fraudulently used. Ask that any fraudulent accounts be frozen immediately. Request replacement credit cards with new account numbers for your own accounts that have been fraudulently used.

3. Law Enforcement: Report the crime to your local law enforcement agency. Give them as much documented evidence as possible as this will greatly assist law enforcement in investigating the case. Creditors and banks will usually not provide information to law enforcement without a subpoena so it will be up to you to obtain as much information as possible. Get a copy of your police report. Keep it handy and give it to creditors and others who require verification of your case.

4. Stolen Checks: If you have had checks or an ATM card stolen or bank accounts set up fraudulently, report it to your bank immediately. Put stop payments on any outstanding checks that you are unsure of. Cancel your checking and savings accounts and open new accounts. When activating a new ATM card, do not use your old PIN, or common numbers such as your date of birth or part of your social security number.

5. Social Security Numbers: Call the Social Security Administration (800-772-1213) to report fraudulent use of your SSN. You can order a copy of your earnings and benefits statement to check whether someone has used your SSN to get a job or avoid paying taxes. Never carry your social security card in your purse or wallet. If your purse or wallet is stolen or lost, it will provide the perfect opportunity for identity theft.

6. Mail Fraud/Change of Address: If you suspect that someone has filed a change of address in order to divert your mail, contact your local Postmaster for a copy of the change of address form.

7. Collection Agencies: You may at some point receive letters or phone calls from collection agencies demanding that you pay a bill. Do not ignore these collection letters or calls. Call the telephone number listed on the collection notice and also write a letter similar to the example below:

Date

Dear (Creditor/ Collection Bureau)

On (date) I received your letter demanding payment of \$(amount). I did not open this account nor did I 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.

You are hereby notified that on (date) I filed an identity theft report with the College Place Police Department. The incident report number is _____, a copy of which is enclosed.

(Your name, address, and telephone number.)

It is imperative that you call and write a letter to the creditor or collection bureau. The College Place Police Department cannot do this for you. Try to get as much information from the creditor/collection agency as possible, such as when the account was opened, what address was used, etc.