

IDENTITY THEFT

Help! Someone is using my name and social security number to open credit card accounts, and has charged nearly \$20,000. One of the card companies has turned the account over to a collection agency, and they are hounding me day and night. My life is miserable, my credit report is ruined, and I have no idea how this happened.

This story is being repeated over and over again, and not just in California or New York, but right here in good old DeKALB COUNTY.

How identity thieves get your personal information:

- They steal wallets and purses containing your identification and credit/bank cards.
- They steal your mail (bank and credit card statements, pre-approved credit offers, telephone calling cards, tax information, etc.)
- They complete a "change of address form" to divert your mail to another location.
- They practice "dumpster diving" (rummaging through your trash for personal data).
- They fraudulently pose as a landlord, employer or someone else who may have a legitimate need for - and a legal right to - your credit report data.
- They *find* personal information in your home.
- They obtain your business or personal information at your work.
- They use personal information you share on the Internet.

How identity thieves use your personal information:

- They call your credit card issuer and, pretending to be you, ask to change the mailing address on your credit card account. The imposter then runs up charges on your account. Because your bills are being sent to the new address, it may take several months before you realize there is a problem.
- They open a new credit card account, using your name date of birth and SSN. When they use the credit card and don't pay the bills, the delinquent account is reported on your credit report.
- They establish phone or wireless service in your name and run up huge bills.
- They open a bank account in your name and write bad checks on that account.
- They counterfeit checks or debit cards, and drain your bank account.
- They buy cars by taking out auto loans in your name.

Minimize Your Risk - Manage Your Personal Information Wisely

- Before you reveal any personally identifying information, find out how it will be used and whether it will be shared with others. Ask if you have a choice about the use of your information: can you choose to have it kept confidential?
- Pay attention to your billing cycles. Follow up with creditors if your bills don't arrive on time. A missing credit card bill could mean an identity theft has taken over your credit card account and changed your billing address to cover his tracks.
- Guard your mail from theft. Deposit outgoing mail in post office collection boxes or at your local post office. Promptly remove mail from your mailbox after delivery.
- Put passwords on your credit card, bank and phone accounts.
- Minimize the identification information and the number of cards you carry to what you'll actually need.

- Do not give out personal information on the phone, through the mail, or over the Internet unless you have initiated the contact or know who you're dealing with.
- Keep items with personal information in a safe place. Shred all personal charge receipts, copies of credit applications, insurance forms, bank checks and statements, expired charge cards, and credit offers you get in the mail, before you discard them.
- Be cautious about where you leave personal information in your home, especially if you employ outside help or are having service work done in your home.
- Find out who has access to your personal information at work and verify that the records are kept in a secure location.
- Give your SSN only when absolutely necessary. Ask to use other types of identifiers when possible.
- Don't carry your SSN card; leave it in a secure place.
- Every year order a copy of your credit report (**the first one each year is free**) from each of the three major credit reporting agencies listed below. Make sure it is accurate and includes only activities that you have authorized.
Equifax - www.equifax.com - or 1-800-685-1111
Experian - www.experian.com - or 1-888-397-3742
TransUnion - www.tuc.com - or 1-800-916-8800

A Special Word About Social Security Numbers

Your employer and financial institution will likely need your SSN for wage and tax reporting purposes. Other private businesses may ask you for your SSN to do a credit check, such as when you apply for a car loan. *Sometimes, however, they simply want your SSN for general record keeping. You don't have to give a business your SSN just because they ask for it.* If someone asks for your SSN, ask the following questions:

- *Why do you need my SSN?*
- *How will my SSN be used?*
- *What law requires me to give you my SSN?*
- *What will happen if I refuse to give you my SSN?*

Sometimes a business may not provide you with the service or benefit you're seeking if you don't provide your SSN. Getting the answers to these questions will help you decide whether you want to share your SSN with the business. Remember though, that **the decision is yours.**

For More Information Contact the Federal Trade Commission (FTC) - www.ftc.gov

The FTC is the federal clearinghouse for complaints by victims of identity theft. The FTC helps victims by providing them with information to help resolve the financial and other problems that can result from identity theft. If you've been a victim of identity theft, file a complaint with the FTC by contacting the FTC's Identity Theft Hotline by telephone (toll-free) at 1-877-438-4338; TDD 202-326-2502; by mail: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580; or online: www.consumer.gov/idtheft

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