

Action Three: Guard It

- Guard your personal information.
- Carry only the identification you need.
- Leave passports, birth certificates, social security cards, personal identification numbers (PIN), and passwords in a safe and secured place.
- Never give personal information over the telephone or internet, unless you initiate the contact.
- Never release your PIN or password.
- Find out how the information you do provide to legitimate companies will be used and who will have access to it.

Action Four: Watch It

- Mind your mail & trash.
- Take outgoing mail to a post office.
- Promptly pick up your mail once delivered.
- Have your mail held at a post office when on vacation.
- If possible, bring your trash to the curbside just prior to pickup.
- Shred all personal documents before discarding in trash.

Action Five: Protect It

- Password protect your accounts.
- Change your password frequently.
- Don't use easily identifiable information like birthdays, wedding/anniversaries, any portion of your Social Security number, phone number, or home address, as your password.

Action Six: Opt Out Of It

- Get off solicitation lists.
- Opt out of receiving unsolicited credit offers in the mail by contacting the following:

1-888-5-OPTOUT (567-8688) for more information.

Contact the three National Credit Bureaus and inquire about the "OPT OUT" plan.

Action Seven: Report It

- Alert all Three Major Credit Bureaus to request a "Fraud Alert" on your credit report. This alerts creditors to verify your identity before they issue credit in your name.
- **An initial alert stays on your credit report for at least 90 days.** You may ask that an initial fraud alert be placed on your credit report if you suspect you have been, or are about to be, a victim of identity theft.
- **An extended alert stays on your credit report for seven years.** You can have an extended alert placed on your credit report if you've been a victim of identity theft and you provide the consumer reporting company with an "[identity theft report.](#)" When you place an extended alert on your credit report, you're entitled to two free credit reports within twelve months from each of the three nationwide consumer reporting companies. In addition, the consumer reporting companies will remove your name from marketing lists for pre-screened credit offers for five years unless you ask them to put your name back on the list before then.
- **Credit Freeze** allows you to restrict access to your credit report. If you place a freeze on your report, potential creditors and certain other people or businesses can't get access to it unless you lift the freeze temporarily or permanently. There is a cost of placing a credit freeze unless you are a identity theft victim, then it's free. Contact the Attorney General Office for more information.
- Contact creditors and financial institutions to close the compromised and/or fraudulent accounts.
- File a report with the local police department and keep a record.
- Contact the Federal Trade Commission, ID Theft Hotline, toll free: 1-877-ID-THEFT, which provides information to ID theft victims and maintains a Identity Theft Data Clearinghouse; or write: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.
- In dealing with the authorities and financial institutions, keep a log of all conversations, including dates, times, names, and phone numbers. Confirm conversations in writing. Send correspondence by certified mail (return receipt requested). Keep copies of all letters and documents.

Fairfield Police Department
100 Reef Road, Fairfield, CT 06824
Main Number: 203-254-4800
Investigation Division: 203-254-4840



Protect Your Personal Data From Identity Thieves



ID Theft Prevention & Survival

Don't Let Someone Steal Your Good Name

Seven Recommended Steps To Reduce Your Risk From Becoming A Victim Of Identity Theft

~ Prepared By ~

Fairfield Police Department

ID Theft Prevention & Survival Plan

The Federal Trade Commission reported for the eighth year in a row Identity theft is the number one consumer complaint. Their report for the year 2007 shows consumers reported fraud losses totaling more than 1.2 billion dollars and credit card fraud was the most common form of reported identity theft.

Identity theft occurs when someone else uses your personally identifying information without your knowledge or permission to obtain credit cards, get wireless or phone products and services, obtain loans and mortgages, get a job, and commit other types of fraudulent or even criminal acts, **in your name**, leaving you responsible for the consequences.

Considering the sophistication and organization of many identity thieves, the multiple channels through which they steal or obtain sensitive personal data and the fact that 1 in 700 identity thieves ever get caught or prosecuted, identity theft simply cannot be stopped.

However, this pamphlet will show you how to greatly *reduce* your chances of becoming a victim of identity theft. Because your personal information is readily available on a myriad of databases, records and retention files, no one can promise that you won't be victimized. However, the seven preventative actions illustrated will assist you in evaluating your own privacy risks and identity theft exposure, in order for you to determine if you need to adjust or make changes in your daily life.

How Does Identity Theft Occur?

Identity thieves only need a few pieces of information, known as breeder documents; such as name and address, date of birth, Social Security number, driver's license number, to begin opening accounts in a person's name. They can obtain this information in several ways. The most common are:

"Old Fashion Stealing". Thieves will steal your purse, wallet, laptop computer, or mail from your mailbox which may contain breeder document information or other important information such as checks, billing statements, credit/loan applications.

Dumpster Diving/Bin Raiding. Thieves will rummage through trash to retrieve discarded bills, credit card applications, or records that contain personal data.

Skimming. Thieves will record the information on your credit card by swiping it through a special storage device when processing your card.

Phishing. Thieves will pretend to be a legitimate financial institute or business and send spam (fake email) or pop-up messages via the internet to get you to reveal your personal information.

Phone Solicitations. Thieves will impersonate employees or officials from bank or credit card bureaus, or government agencies. The call will be "urgent" in nature and the caller will request your personal information for verification purposes.

Changing Your Address. Thieves will divert your mail or billing statements to another location by completing a "change of address" form.

Seven Steps to Reduce Your Risk of Becoming an ID Theft Victim.

Action One: Spot It

- Bills that do not arrive as expected.
- Unexpected credit cards or account statements.
- Calls or letters about purchases you did not make.
- Denials of credit for no apparent reason.

Action Two: Inspect It

- Review your financial accounts and billing statements for discrepancies or suspicious activity.
- Review your credit by obtaining a credit report, at least once a year. By Federal law, you can receive one free credit report per calendar year, from each of the three credit bureau agencies listed below:
 - How to request your free report. You can elect to inquire by phone, mail, or the internet
 - www.annualcreditreport.com
 - **1-877-322-8228**
 - **Annual Credit Report Request Service**
P.O. Box 105281
Atlanta, GA. 30348-5281

You will go through a simple verification process over the phone or internet. You can review and receive a printable report on-line. A report will be mailed to you, if your request is made by phone or mail.

Select which of the three credit bureau agencies , **(TransUnion, Equifax, Experian)**, you would like a free report.

It is recommended that you stagger your request every four months, in order to review your credit more frequently than on an annual basis. (Request a free report from one agency, wait four months and request a report from one of the remaining two agencies; wait four months and request a report from the remaining one.)