

Be Proactive, Secure Your Finances and Identity

- Empty your wallets of extra credit cards and IDs. Make one photo copy of the front and back of the credit cards and IDs you keep in your wallet. Date and keep the copy with your records.
- Never give your personal information over the phone, such as your date of birth, mother's maiden name, credit card number, social security number or bank PIN code.
- Shred pre-approved credit applications, credit card receipts, bills and other financial information you don't want before tossing them in the trash.
- Consider removing your name from the marketing lists of the three major credit reporting bureaus. This reduces the number of pre-approved applications you receive in the mail. In addition, contact the national Do-Not-Call registry 1-888-382-1222
- When ordering new checks, pick them up from the bank instead of having them mailed to you.

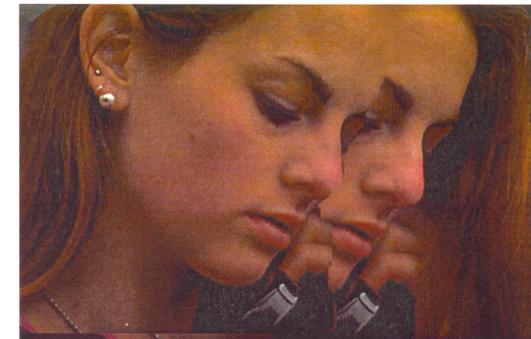
Prevent identity theft on your computer

- Remember that identity thieves often “**phish**” for information by misrepresenting themselves in an e-mail and encouraging you to go to fake web sites asking for personal information.
- Update your operating system and virus protection software regularly. Use a firewall program.
- Use a secure browser to encrypt information sent over the Internet during online transactions.

Nov 2010

Tip Sheet

What to do if You Become the Victim of *Identity Theft*



Lynnwood Police Department
19321 44th Ave West
Lynnwood, Washington 98046-5008

Phone: 425-670-5600
Fax: 425-672-6835



**Lynnwood
Police Department**

425-670-5600

Identity Theft

1. Report the crime to your local police or the police in the community where the identity theft occurred. Get a copy of the report to submit to your creditors and others who may require proof of the crime.

2. Immediately call all your credit card issuers. Get replacement cards with new account numbers. Ask that the old accounts be processed as "account closed at consumer's request."

3. Call the fraud units of the three credit reporting companies- Experian (formerly TRW), Equifax, and Trans Union. Report the theft of your credit cards or numbers. Ask that your accounts be flagged. Also add a victim's statement to your request (i.e. "My ID has been used to apply for credit fraudulently. Contact me at 555-1234 to verify all application.")

4. Notify your bank(s) of the theft. Cancel your accounts and obtain new account numbers.

5. To prove your innocence, you may be required to fill out fraud affidavits with banks and credit issuers.

6. If you use an ATM card for banking services, get a new card, account number and password.

7. If you have had checks stolen or bank accounts set up fraudulently, report it to TeleCheck, National Processing Company, or Equifax.

8. Notify your local Postal Inspector (206) 442-6300, if you suspect mail theft.

9. If your social security number was used fraudulently, report the problem to the Social Security Administration's Fraud Hotline at 800-269-0271.

10. If fraudulent charges appear on your account, call the Consumer Credit Counseling Service at 800-388-2227 for help in clearing false claims from your credit report..

11. If your credit card is used fraudulently on the internet, follow the same guidelines you would for any credit card theft.



To Report Fraudulent Use of Your Checks

your report helps law enforcement officials across the country in their investigations.

International Check Services 1-800-526-5380

TeleCheck 1-800-710-9898 **Equifax** 1-800-525-6285 **CheckRite** 1-800-766-2748

Federal Trade Commission

- ◇ Online: ftc.gov/idtheft
- ◇ By phone: 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-4261
- ◇ By mail: Identity Theft Clearing House, Federal Trade Commission, Washington, DC 20580

Credit Reporting Bureaus

You have access to a FREE annual credit report at <https://www.annualcreditreport.com>

EQUIFAX-www.equifax.com

Report fraud: 1-800-525-6285

Order copy of report:

P.O. Box 740241, Atlanta, GA 30374-0241 or call 800-685-1111

EXPERIAN-www.experian.com

Report fraud: 1-888-EXPERIAN

By FAX: 800-397-3742

By mail: Experian Consumer (formerly TRW) Fraud Assistance, P.O. Box 2002, Allen, TX 75013-0949

TRANS UNION

www.transunion.com

Report fraud: 1-800-680-7289

Order copy of report:

P.O. Box 4000, Chester, PA 19022
1-800-888-2673

INTERNET SITE

Check out these sites for more information about protecting yourself against ID theft:

www.consumer.gov/idtheft

www.privacyrights.org

www.futurecrime.com

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