



Information Web Sites



Federal Trade Commission: Oversees the credit bureaus and maintains a database of identity thefts. You may also obtain a copy of the Fair Credit Reporting Act.
www.consumer.gov/idtheft

Privacy Rights Clearing House:
www.privacyrights.org

U.S. Postal Service: Investigates mail fraud.
www.usps.com/postalinspectors

Social Security Administration:
Fraud Report: 800-269-0271
Order Statement: 800-772-1213
www.ssa.gov/pub/idtheft.htm

Attorney General:
www.oag.state.tx.us

Internet Fraud Complaint Center:
www.ifccfbi.gov

To remove your name from mail and phone lists:
Direct marketing association
www.the-dma.org

National Do Not Call List:
www.donotcall.gov

Major Credit Reporting Agencies:
1-888-OPT-OUT (1-888-567-8688)

Tarrant County Sheriff's Office



Credit Bureaus

Equifax

P.O. Box 740241, Atlanta, GA 30374-0241
To report fraud: 1-800-525-6285
To order report: 1-800-685-1111
www.equifax.com

Experian

P.O. Box 9532, Allen, TX 75013
To report fraud: 1-888-397-3742
To order report: 1-888-397-3742

TransUnion

Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790
To report fraud: 1-800-680-7289
To order report: 1-800-916-8800

Quick Reference Guide

Identity theft occurs when another individual illegally uses or possesses your personal identifying information, good credit, or clean record for their personal gain.



If you think you can spot an identity thief, you are mistaken. Thieves are people you come into contact with everyday. Take precautions to protect yourself against identity theft.



Identity Theft is not Prejudice

What is Identity Theft?

Identity theft involves acquiring key pieces of someone's identifying information, such as name, address, birth date, social security number, and mother's maiden name without your permission to commit fraud. 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 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

- ✓ Set up a folder to keep a detailed history of this crime.
- ✓ Keep a log of all your contacts and make copies of all documents.
- ✓ Contact all creditors, by phone and in writing to notify them of the problem.
- ✓ Notify the US Postal Inspector if your mail has been stolen or tampered with.
www.usps.gov/websites/department/inspect
- ✓ Contact Federal Trade Commission to report the problem:
www.ftc.gov
- ✓ The FTC is the federal clearinghouse for complaints by victims of identity theft. The FTC helps victims by providing information to help resolve financial and other problems that could result from identity theft. Their hotline telephone number is 1-877-IDTHEFT (438-4338).
- ✓ Call one of the three credit bureau's fraud units to report identity theft, notification to remaining two bureaus is now automatic. Ask to have a "Fraud Alert/Victim Impact" statement placed in your credit file, asking that creditors call you before opening any new accounts.
- ✓ Request that a copy of your credit report be sent to you.
- ✓ Alert your banks to flag your accounts and contact you to confirm any unusual activity. Request a change of PIN and a new password.

What to do if you become a victim

- ✓ If you have any checks stolen or bank accounts set up fraudulently, report it to the following companies:

National Check Fraud Service- (843)571-2143
SCAN-(800)262-7771
TeleCheck -(800)710-9898 or 927-0188
CheckRite -(800)766-2748
CrossCheck -(707)586-0551
Equifax Check Systems-(800)437-5120
International Check Services- (800)526-5380
- ✓ Contact the Social Security Administration's Fraud Hotline at 1-800-269-0271.
- ✓ Contact the office of Department of Motor Vehicles to see if another license was issued in your name. If so, request a new license number and fill out the DMV's complaint form to begin the fraud investigation process.
- ✓ Obtain description of suspect (if known).
- ✓ Obtain witness information.
- ✓ What is the financial loss to you? Attach all supporting documentation.

Internet and Online Services

- ✓ Use caution when disclosing checking account numbers, credit card numbers or other personal financial data at any Web site or on-line service location unless you receive a secured authentication key from your provider.
- ✓ When you subscribe to an on-line service, you may be asked to give credit card information. When you enter any interactive service site, beware of con artists who may ask you to "confirm" your enrollment service by disclosing passwords or the credit card account number to subscribe.
- ✓ **Don't give them out.**

Preventative Actions

- ✓ Never give personal information over the telephone, such as your social security number, date of birth, mother's maiden name, credit card number or bank PIN code, unless you initiated the phone call. Protect this information and release it when necessary.
- ✓ Shred pre-approved credit applications, credit card receipts, bills, and other financial information you don't want before discarding them in trash or recycle bin.
- ✓ Empty your wallet of extra credit cards and ID's and cancel the ones you do not use and maintain a list of the ones you do.
- ✓ Order your credit report from the three credit bureaus once a year to check for fraudulent activity or other discrepancies.
- ✓ Never leave receipts at bank machines, bank counters, trash receptacles, or service stations. Keep track of all your paperwork. When you no longer need it, destroy it.
- ✓ Memorize your social security number and all of your passwords. Do not record them on any cards or on anything in your wallet or purse.
- ✓ Sign all new credit cards upon receipt.
- ✓ Notify your credit card companies and financial institutions in advance of any change of address or phone number.
- ✓ Never loan your credit cards to anyone.
- ✓ Never put your credit card or any other financial account number on a postcard or on the outside of an envelope.
- ✓ If you applied for a new credit card and it hasn't arrived in a timely manner, call the bank or credit card company involved.
- ✓ Report all lost or stolen credit cards and file a report with your local Law Enforcement Agency.
- ✓ Closely monitor expiration dates on your credit cards. Contact the credit card issuer if replacement cards are not received prior to the expiration dates.
- ✓ Beware of mail or telephone solicitations disguised as promotions offering instant prizes or awards designed solely to obtain your personal information or credit card numbers. If it sounds too good to be true, it probably is.