

Identity Theft

Stories of identity theft victims have been reported in the news for several years; however we are seeing a steady increase in the rise of this type of crime. Unfortunately this is not just happening locally, but across the nation and identity theft affects all walks of life: young, old, rich and poor.

The crime of identity theft has been around for a long time. Identity theft involves the use of other person's names, dates of birth, and other identifying factors to commit the crime or to hide their true identity from law enforcement. Unfortunately, using the power of the internet, the theft of someone's identity is made that much easier. What used to take hours, if not days or weeks to produce a forged document containing some else's identifying information, can now be done literally in seconds producing professional looking, high-quality, counterfeit documents.

According to the Federal Trade Commission, the most common ways a person will obtain someone else's identifying information is by:

1. **Dumpster Diving.** They rummage through your trash looking for bills or other paper containing your personal information.
2. **Skimming.** They steal credit/debit card numbers by using a special storage device when processing your card in a normal transaction.
3. **Phishing.** They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.
4. **Changing Your Address.** They divert your billing statements to another location by completing a "change of address" form with your local post office.
5. **"Old-Fashioned" Stealing.** They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They also steal personnel records from their employers or bribe employees who have access.

Even though it is recognized that everyone can be a potential victim of identity theft and no one can be guaranteed 100% safety from these types of crimes, there are some things that people can do to try to deter, detect and defend against such offenses.

DETER

- **Identity theft is a serious crime.** It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.
- **Deter identity thieves** by safeguarding your information.
- **Shred financial documents** and paperwork with personal information before you discard them.
- **Protect your Social Security number.** Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.
- **Don't give out personal information** on the phone, through the mail, or over the Internet unless you know who you are dealing with.
- **Never click on links** sent in unsolicited emails; instead, type in a known web address. Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up-to-date. Visit OnGuardOnline.gov for more information.
- **Don't use an obvious password** like your birth date, your mother's maiden name, or the last four digits of your Social Security number.
- **Keep your personal information** in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house.

DETECT

- **Detect suspicious activity** early by routinely monitoring your financial accounts and billing statements.
- **Be alert** to signs that require immediate attention:
 - Bills that do not arrive as expected.
 - Unexpected credit cards or account statements.
 - Denials of credit for no apparent reason.
 - Calls or letters about purchases you did not make.

INSPECT:

- **Your credit report.** Credit reports contain information about you, including what accounts you have and your bill paying history.
- **The law requires** the major nationwide consumer reporting companies – Equifax, Experian, and TransUnion, to give you a free copy of your credit report each year if requested.
- **Visit www.AnnualCreditReport.com** or call 1-877-322-8228, a service created by these three companies to order your free credit reports each year. You can also write to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
- **Your financial statements.** Review financial accounts and billing statements regularly, looking for charges you did not make.
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DEFEND

Defend against ID theft as soon as you suspect it.

- **Place a "Fraud Alert" on your credit reports**, and review the reports carefully. The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient:
 - **Equifax:** 1-800-525-6285
 - **Experian:** 1-888-EXPERIAN (397-3742)
 - **TransUnion:** 1-800-680-7289

Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.

- **Close any accounts** immediately that have been tampered with or established fraudulently.
- **Call the security or fraud department** of each company where an account was opened or changed without your okay. Follow up in writing, with copies of supporting documents.
- **Use the ID Theft Affidavit** available at www.consumer.gov/idtheft/ to support your written statement.
- **Ask for confirmation** that the disputed account has been closed and the fraudulent debts discharged.
- **Keep copies of documents** and records of your conversations about the theft.
- **File a police report** with your local law enforcement officials to help you with any creditors who may require proof of the crime.

- **Report the theft** to the Federal Trade Commission. Your report helps law enforcement officials across the country in their investigations.
 - Online: www.ftc.gov/idtheft
 - By phone: 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-4261
 - By mail: Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580

By following the deter, detect, inspect, and defend method mentioned, individuals and businesses can make it more difficult for their identity to be stolen and help limit the exposure to loss and damage to their personal information. This method will also assist in the identification and prosecution of the individuals responsible for this crime.

The Plano Police Department investigates all offenses of identity theft within its jurisdiction. We can also provide assistance to victims of identity theft in other jurisdictions by providing contact information with other law enforcement agencies on the local, State and Federal levels. The Plano Police Department's Forgery/Fraud Unit also provides training to groups, businesses, and organizations concerning Identity Theft and other Fraud related topics.

To learn more about ID theft and how to deter, detect, and defend against it, visit www.ftc.gov/idtheft. Or request copies of ID theft resources by writing to:

Consumer Response Center
Federal Trade Commission
600 Pennsylvania Ave., NW, H-130
Washington, DC 20580