

victim of identity theft, you can get your credit report more often.

You should also consider putting a “credit freeze” on your credit report. This locks your credit, making it much more difficult for criminals to open accounts in your name. Do an internet search for “credit freeze” for additional information.

How do I protect myself?

Use a shredder to shred bank statements, old checks, prescriptions, and anything with your personal identifiers or account numbers listed.



Keep personal information in a safe place, away and hidden from those that don't have permission to have it.

Limit information in your wallet. Only carry credit cards that you plan to use. Don't carry your Social Security card in your wallet. Make a copy or list of items in your wallet, including customer service numbers, in case your wallet is stolen.

Place good passwords on your accounts (include numbers and letters when possible); don't write them down or keep them where they are easily found.

Minimize the use of the mail for banking and paying bills. Don't mail bill payments from your home mailbox.

Watch sensitive information on your computers and smart phones. Make sure they are “wiped” clean of personal information prior to disposal or selling them.

Check your bank/credit accounts often. If you find activity that you did not initiate, contact your bank immediately.

Many times the perpetrators of identity theft are not local criminals, but could indeed be on the other side of the world. The federal agencies

keep track of this information. This is why you should report the fraud/scams to the agencies listed in this pamphlet.

Where can I find further information about identity theft and different kinds of fraud and scams?

If you would like further information about identity theft, and different frauds/scams, check out these web sites:

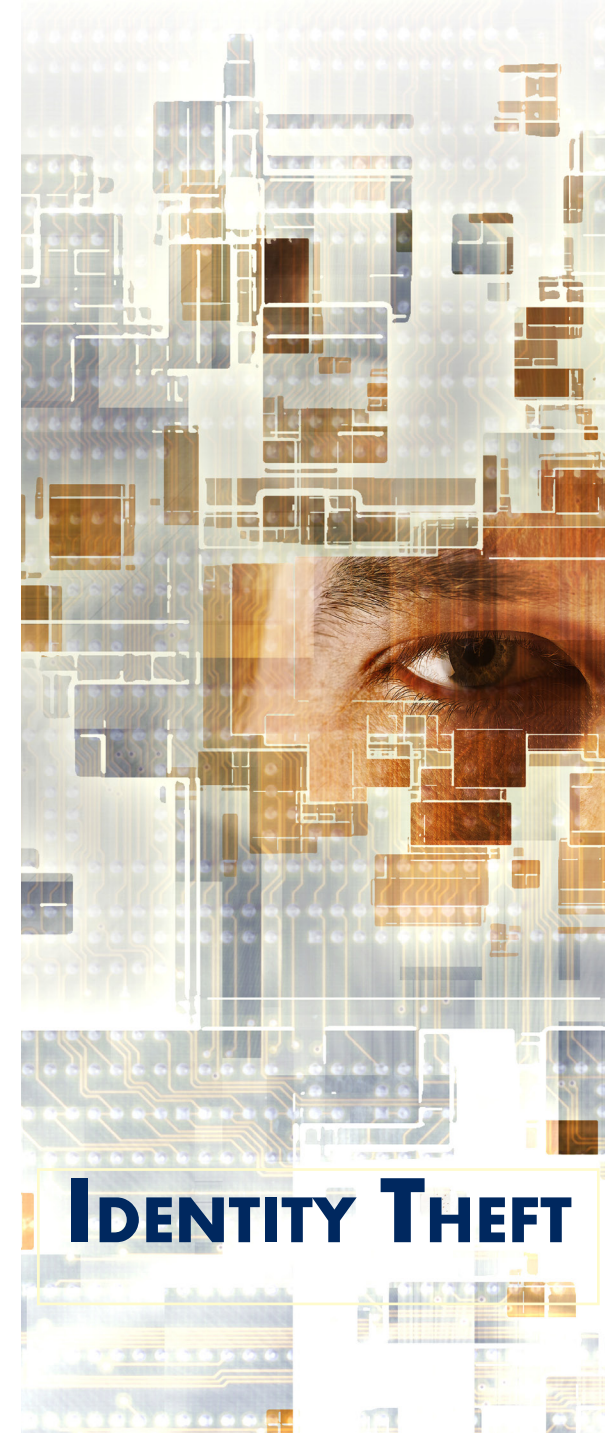
FTC.gov

IC3.gov

LooksTooGoodToBeTrue.com



Christopher N. Protsman
Chief of Police
Kettering Police Department



What is identity theft?

Identity theft is a serious crime. It occurs when your personal information is 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.

Identity theft is the most common consumer fraud complaint and the fastest growing financial crime according to the Federal Trade Commission. Each year, 10 million Americans become victims of identity theft. It costs consumers and businesses approximately 50 billion dollars each year.

Anyone can be a victim, including children. Be sure to safeguard your entire family.

Your personal information can be used to:

- Open credit card and bank accounts
- Take over existing credit card and bank accounts
- Write fraudulent checks
- Obtain employment
- Incur bills for services in your name
- Obtain medical treatment/prescription drugs in your name
- Commit other crimes using your identity
- Damage your credit rating

How do criminals steal your personal information?

Criminals are very innovative and are constantly coming up with new ways to steal your information. Techniques used for identity theft change over time with new technology. Here are a few common methods to be on the lookout for:

DUMPSTER DIVING: Looking through your trash for anything with your personal information on it. Shred anything containing your personal information.

SKIMMING: Using electronic devices that can steal your credit/debit card information when your card is swiped at an ATM or gas pump. Anyone that you give your card to can have a skimmer in their pocket. Be vigilant when using your credit/debit cards at ATMs or other places where you swipe your card for payment. If the ATM or other machine looks odd or has suspicious attachments, use a different machine. Don't let your card out of your sight when making payments.

PHISHING: Is when someone sends you an email or calls you pretending to be someone that you have a business or personal relationship with, and asks you to provide account or personal information. Don't provide anyone with personal information over the phone or email. If you believe a call or email could be legitimate, contact that entity at an address or phone number that you looked up yourself. Don't use an email address or phone number provided by the person who called or emailed you. If you still have questions, and think someone may be trying to scam you, call your local police department.

CHANGING YOUR ADDRESS: Some criminals will change the address for your mail. If you stop getting mail, contact the post office. If you are missing a bill you know you should have received, contact the company that sends the bill to inquire if someone changed your address.

STEALING: One of the most common ways for identity thieves to get your information is by simply stealing it from you. They could steal your wallet, your purse, or your mail. They could pay an employee at an office where you do business or a school that you attended to steal your personal information. Anyone that comes into your home, including cleaning persons or health care workers, and even family members, can steal your personal information. Be cognizant of where you provide

your personal information, where you keep property that has your personal information, and who you allow access to areas where your personal information is kept.

INTERNET: While everyone knows that the internet is a place where your information can be stolen, it only accounts for about 20% of identity theft. Your information can be "hacked" over the Internet, or a business that has your information can be compromised. Be sure the virus protection software on your computer is up-to-date and operating.



What do I do if I am a victim?

If your credit or debit cards were compromised, contact the issuing bank and the businesses where the card was used, to advise them of the fraud. Try to obtain details of the transactions if you are able.

Report identity theft/fraud to your local police department. You can also make a report to [FTC.gov/idtheft](https://www.ftc.gov/idtheft) or call the Federal Trade Commission at 1-877-FTC-HELP (1-877-382-4357). If it is an internet related crime, report it to [IC3.gov](https://www.ic3.gov).

Place a fraud alert on your credit with the three major credit agencies. They are:

Equifax: 800-272-9281

Trans Union: 800-680-7289

Experian: 888-397-3742

You can also contact the credit agencies on the internet. Simply do an internet search for the three listed credit agencies for their web address.

You should also complete a check of your credit history at least once a year. You can get a copy of your credit history for free once a year from each credit agency by going to: [annualcreditreport.com](https://www.annualcreditreport.com). If you are the