

## **PREVENTATIVE ACTION**

- Promptly remove mail from your mailbox.
- Deposit outgoing mail in post office collection boxes.
- Don't give out personal information over the phone.
- Shred pre-approved credit applications.
- Empty your purse/wallet of extra credit cards and ID.
- Maintain a list of your credit cards and contact information.
- Order your credit report once a year.
- Don't leave receipts at bank machines or gas pumps.
- Memorize passwords and social security numbers.
- Sign all credit cards upon receipt.
- Match credit card receipts against monthly billing statements.
- Be aware of normal receipt times of monthly financial statements.
- Notify credit card companies and banks in advance of changes of address.
- Don't loan credit cards to anyone.
- Don't write credit card numbers on postcards or on the outside of an envelope.
- Report all lost and stolen credit cards immediately.
- Monitor credit card expiration dates, watch for the arrival of new cards.
- Beware of mail or telephone solicitors offering instant prizes trying to obtain credit card numbers.
- Use caution when disclosing personal financial data on the internet. Make certain you see 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 an interactive service site, beware of con artists who may ask you to confirm your enrollment service by disclosing passwords and credit card numbers. Don't give them out!

## **SAMPLE LETTER**

Dear (Creditor Name/Collection Agency Name):

On (date), I received your letter demanding payment of (\$\$ amount). I did not open this account and incur this unpaid balance. Someone, other than me, wrongfully used my personal information to obtain a line of credit/service. Your company extended a line of credit/service to someone, other than me. Your company is a victim and should file a police report in the appropriate jurisdiction.

You are hereby notified that on (date), I filed an Identity Theft report with the Oakwood Police Department. The case # is (insert report #), a copy of which can be obtained by contacting the Oakwood Police Department's Record Section at 937-298-2122.

Sincerely,  
(Name and address)

### **City of Oakwood**

30 Park Avenue  
Dayton, OH 45419

Phone: 937-298-2122

Fax: 937-297-2907



## **Identity Theft**

Identity theft involves acquiring key pieces of someone's identifying information, such as name, address, date of birth, social security number and mother's maiden name, in order to impersonate them. The information enables the identity thief to commit numerous forms of fraud which include, but are not limited to, taking over the victim's bank accounts, purchasing automobiles, applying for loans, credit cards, social security benefits, renting apartments and establishing services with utility and phone companies.

## What to do if you become a victim:

- Keep a detailed history of the crime.
- Keep a log of all your contacts and make copies of documents.
- Contact all creditors by phone and in writing to inform them of the problem.
- Notify the US Postal Inspector if your mail has been stolen or tampered with. [www.usps.gov/websites/depart/inspect](http://www.usps.gov/websites/depart/inspect).
- Contact the Federal Trade Commission (FTC) to report the problem [www.ftc.gov](http://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 number is 1-877-438-4338.
- Send a courtesy notice to your creditors alerting them to the identity theft (sample letter on back).

- Request that a copy of your credit report be sent to you.
- Contact each of the three Credit Bureaus fraud units (listed below) to report the Identity Theft. Ask to have a “Fraud Alert/Victim Impact” statement placed in your credit asking that creditors call you before opening any new accounts.

### **CREDIT BUREAUS**

#### **EQUIFAX**

P.O.Box 74021

Atlanta, GA 30374-0241

Order your credit report 1-800-685-1111

Report Fraud 1-800-525-6285

#### **EXPERIAN**

P.O.Box 75013

Allen, TX 75013

Order your credit report 1-888-397-3742

Report Fraud 1-888-397-3742

#### **TRANS UNION**

P.O.Box 390

Springfield, PA 19064-0390

Order your credit report 1-800-916-8800

Report Fraud 1-800-680-7289

- Alert your banks to flag your accounts and contact you to confirm any unusual activity. Request a change of PIN and a new password.
- If you have 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

#### **CheckRite**

800-766-2748

#### **CrossCheck**

800-552-1900

#### **Equifax Check Systems**

888-766-0008

#### **International Check Services**

800-526-5380

- Contact the Social Security Administration’s Fraud Hotline 1-800-772-1213
- Contact the State of Ohio Bureau of Motor Vehicles to see if another license was issued in your name. If so, request a new license number and fill out the BMVs complaint form to begin a fraud investigation process 1-614-752-7600
- If possible, obtain a description of the suspect
- If possible, obtain witness information
- What is the financial loss to you? Attach documentation.