

IDENTITY THEFT

Identity Theft involves illegally obtaining and using another person's personal data for financial gain. Fraud and Identity Theft cases have increased over the years with the advancements in technology.

Identity Theft can cost the victim time and money and can destroy your credit. Most victims discover the theft weeks, if not months, after the crime has occurred.

The enclosed information has been provided to further educate our citizens on how to recognize and protect themselves against identity theft.

Credit Reporting Agencies

Trans Union	1-800-680-7289 www.transunion.com
Equifax	1-800-525-6285 www.equifax.com
Experian	1-888-397-3742 www.experian.com

Review your credit report

The Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting companies make available free copies of credit reports, at your request, once every 12 months.

For additional information contact the **Federal Trade Commission** at 1-877-IDTHEFT or www.ftc.gov/idtheft.



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STAFFORD POLICE DEPARTMENT

IDENTITY THEFT PROTECTION



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METHODS OF IDENTITY THEFT

Identity thieves need to acquire such information as; name, social security number, credit / debit card information, banking information and passwords. The common forms of Identity Theft are:

- **Skimming**—Stealing credit card / debit card information, through the use of a storage device known as a “skimmer”.
- **Scanner**—“PayPass” or contactless type credit card scanning device.
- **Hacking**—Illegally accessing your email or other accounts to obtain personal information.
- **Phishing**—Websites and / or emails pretending to be financial institutions, companies or government agencies in an attempt to get personal information.
- **“Old-Fashioned” Stealing**—Theft of wallets and purses; mail, including bank and credit card statements, credit card offers, checks and tax information; personnel or customer files from businesses.
- **Dumpster Diving**—Rummaging through trash looking for bills and documents



SIGNS OF IDENTITY THEFT

Victims of identity theft may not be aware of the threat to their credit for weeks or months. Watch for these signs of possible identity theft:

- Bills, credit cards, bank statements, and other monthly statements that fail to arrive in the mail.
- Unexplained credit cards, account statements, cell phone bills, or any other financial notices.
- Denial of credit.
- Collection calls or notices regarding suspicious purchases.
- Unfamiliar charges to your financial accounts.
- Unusual entries on your credit report



If you suspect you may be the victim of identity theft notify the following agencies or institutions immediately:

- Contact your bank or financial institution.
- Contact the fraud department where the unauthorized account was opened.
- Contact one of the three nationwide consumer reporting companies to place a “fraud alert” on your credit report.
- Contact your local police department to file a report.

PREVENT IDENTITY THEFT

By safeguarding your personal information you may be able to lessen your chances of becoming a victim of identity theft.

- Shred personal and financial documents.
- Protect your Social Security Number. Use only when absolutely necessary or ask to use another identifier.
- Do not give out personal information on the phone, through email or the internet unless you are positive of whom you are dealing with.
- Do not click on unsolicited emails.
- Use a firewall, anti-spyware, or anti-virus software to protect your computer from hackers.
- Do not use obvious passwords.
- Keep your information in a secure place.
- Check your financial accounts and credit report.
- Contact your bank or financial institution for a credit card “sleeve” to protect your information from scanners.

