

Prevent your creditors, identity clearinghouses, and credit reporting agencies from selling or “sharing” your personal information which includes your name, SSN, address, credit rating, financial information, and your spending and bill paying habits. Merchants who want to offer you credit cards or sell you merchandise buy your financial information.

- ❖ Contact the “Opt Out” option of all credit reporting agencies. Credit reporting agencies are listed elsewhere in this brochure.
- ❖ Find sample letters preventing disclosure at Privacy Rights Clearinghouse, [www.privacyrights.org](http://www.privacyrights.org) and JUNKBUSTERS, [www.junkbusters.com](http://www.junkbusters.com). Clearinghouses and other publishers of personal information are listed elsewhere in this brochure.

Obtain and review your credit reports regularly. Check all three major credit reporting agencies. Dispute incorrect information and question those who have done credit checks on you unless you recognize the requestor’s name and you gave them permission to check your credit. Be sure the agency has a correct address for you, especially if you have moved or suspect your identity has been stolen. Contact information for credit reporting agencies listed elsewhere in this brochure.

#### **What To Do If You Are A Victim of Identity Theft**

1. Report the identity theft to the police or sheriff in the area where you live.
  - ✓ Get a copy of the report with a case number on it.
2. Report the identity theft to your financial institutions and other creditors.
  - ✓ Close all compromised accounts and open new accounts with new numbers.
  - ✓ Flag all other accounts.
  - ✓ Obtain passwords for checking and savings accounts.
  - ✓ Stop payment on any outstanding

checks you are unsure of.

3. Contact the credit reporting agencies and check guarantee-verification companies as soon as possible.

#### The major credit bureaus are:

Equifax  
P.O. Box 740241  
Atlanta GA 30374  
1-800-685-1111 (Order Credit Report)  
1-800-525-6285 (Report Fraud)  
1-800-567-8688 (Opt Out)

Experian  
P.O. Box 2104  
Allen TX 75013  
1-888-397-3742 (Order Credit Report)  
1-888-397-3742 (Report Fraud)  
1-888-567-8688 (Opt Out)

Trans Union  
P.O. Box 1000  
Chester PA 19022  
1-800-888-4213 (Order Credit Report)  
1-800-680-7289 (Report Fraud)  
1-800-567-8688 (Opt Out)

***Yes! Please place a fraud alert on my account!***

#### The major check guarantee-verification companies are:

CheckRite  
1-800-766-2748  
[www.checkrite.com](http://www.checkrite.com)

CrossCheck  
1-800-654-2365 or  
1-707-586-0431  
[www.cross-check.com](http://www.cross-check.com)

International Check Sves (SCAN)  
1-800-262-7771  
[www.scanassist.com](http://www.scanassist.com)

Tele-Check  
1-800-366-2425  
[www.telecheck.com](http://www.telecheck.com)

#### Other valuable contacts:

Federal Trade Commission

Identity Theft Hotline  
1-877-IDTHEFT

[www.ftc.gov](http://www.ftc.gov)

Washington State Attorney General  
Consumer Resource Center  
1-800-551-4636

[www.wa.gov/ago](http://www.wa.gov/ago)

Social Security Administration  
1-800-269-0271, or  
SSA Fraud Hotline  
P.O.Box 17768

Baltimore, MD 21235, or

[www.ssa.gov](http://www.ssa.gov)

U.S. Postal Service  
(in King County) 206-442-6300, or  
Postal Inspection Service

P.O.Box 400

Seattle, WA 98111-4000, or

[www.uspc.com/postalinspectors/fraud/](http://www.uspc.com/postalinspectors/fraud/Mailfraudcomplaint.htm)

[Mailfraudcomplaint.htm](http://www.uspc.com/postalinspectors/fraud/Mailfraudcomplaint.htm)

Department of Licensing

Driver Responsibility-Fraud Unit

P.O.Box 9030

Olympia, Washington 98507-9030

[www.wa.gov/dol](http://www.wa.gov/dol)

#### Acknowledgements:

Federal Trade Commission

Washington State Attorney General’s Office

King County Prosecutor’s Office, Fraud Division

Shoreline Police Department

## IDENTITY THEFT



## A Victim's Guide & Resource Directory



### Shoreline Police Department

1206 North 185th Street  
Shoreline, WA 98133

206 546-6730

Shoreline Police Department

1206 N. 185th Street  
Shoreline WA 98133

206 546-6730

# IDENTITY THEFT

## Introduction:

An identity thief is someone who steals your checks, your Social Security number, or other personal identification or information, then uses your information to obtain credit in your name. Identity theft is a very real and aggravating problem. Identity thieves assume your name, date of birth, social security number and credit rating – which they ruin by posing as you to buy or rent things. They may get a driver's license and citations in your name, then fail to appear, resulting in warrants for your arrest.

The problem is growing, due in part to widespread publication of personal and financial information on the Internet. Sources of this information include merchants, creditors, court files and theft. Your information can be stolen from your home, car, mail, your business or your garbage.

If your identity is stolen, it can take more than a year of concerted effort to clear up your credit record. It will likely result in refused credit including mortgages; collection agencies will call you at home and work; merchants will likely refuse to accept your checks. You could be arrested and even held in jail. The burden of proof that you are not the responsible party will be upon you.

We hope that you never find you've been the victim of an identity thief. But if you are, this brochure should help you to regain your true credit history with the least amount of time, cost and effort.

## How Identity Thieves Steal Your Identity:

Identity thieves get your information by stealing a purse or wallet, a bag with a credit card receipt, or by stealing checks, credit card information and other mail that contains personal information ( i.e. tax, insurance, merchandise or credit offers). This includes both incoming and outgoing mail. Your throw-away materials and garbage are another source for Identity Thieves. This can include junk mail. In many cases the victim is not even aware

will have this information and will not ask for it over the telephone.

Have your mail delivered to a secure location to avoid mail theft. Your credit card bill has everything a criminal needs to make purchases by telephone or on the Internet.

- ❖ If you are planning to be away from home, call the U.S. Postal Service at **1-800-275-**

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## When Bad Things Happen To Your Good Name

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that an identity thief has obtained his personal and/or financial information until it is too late and he receives notification from a creditor or someone that there is a problem.

### Prevention Tips

Never leave your wallet, purse, checkbook, credit receipts or personal documents including mail in your car.

Do not give your personal information to strangers who contact you, especially by phone, Internet or mail.

- ❖ Identity thieves sometimes pose as business, bank or government representatives to get you to reveal personal information. Legitimate organizations that do business with you

**8777** to request a vacation hold or go to your local Post Office and request a vacation hold.

- ❖ Pay attention to what time of month your bills arrive. If they are late, call your creditor.

Don't put bill payments or other mail containing personal information in your unlocked mailbox for postal pickup. That flag on your mailbox not only tells the postal person to pick up your mail but also tells every passing mail thief that there is something in your box and it probably contains personal information that can be used or sold. Checks can be altered, washed or otherwise used and/or cashed.

Carefully review your account statements and credit bills each month. Contest any unauthorized items

or entries and question any unknown charges.

Be stingy with your Social Security Number. Don't give it out to everyone who asks. Make thoughtful decisions regarding whether the requester really needs it.

- ❖ Do not print your SSN or drivers license number on your check.
- ❖ Never carry anything with your SSN on it. If your health insurance card shows your SSN, ask your insured for a new card without the SSN. Until you get your new insurance card, carry it only when you need to use it.

Cancel unused credit cards and charge accounts.

Carry only the number of checks you will need on a given day. Keep pads of blank checks in a safe place. (a safe place is NOT your vehicle). If you are expecting blank checks in the mail, follow up if there is any delay. Arrange to pick up blank checks at your local financial institution instead of having them mailed.

Don't send or receive tax returns through the mail. Those contain your complete personal and financial background information and make it very easy for an Identity Thief to assume your identity, your credit history and expose you to bill collectors, law suits and criminal action.

Prevent your creditors, identity clearinghouses, and credit reporting agencies from selling or "sharing"