



NORTHAMPTON TOWNSHIP POLICE DEPARTMENT

www.northamptontownship.com

BUSINESS 215-322-6111

EMERGENCY 215-357-8700

M. Barry Pilla, Jr.
Chief of Police

ACTION STEPS FOR "IDENTITY THEFT VICTIMS"

- Contact **all** creditors, by phone and in writing, to inform them of the problem. Ask for their fraud or security department.
- Call the **Northampton Police Department**, the Federal Trade Commission, the U.S. Postal Inspection Service Office, the IRS and the Social Security Administration.
- Call each of the three Credit Bureaus' fraud units to report identity theft. Ask to have a "Fraud Alert/Victim Impact" statement placed in your credit file asking that creditors call you before opening any new accounts.
- Alert your banks to flag your accounts and to contact you to confirm any unusual activity. Request a change of PIN and a new password.
- Keep a **log** of **all** your contacts and make copies of all documents. You may also wish to contact a privacy or consumer advocacy group regarding illegal activity.
- Contact PennDot to see if another license was issued in your name and/or report stolen license. If a new license has been issued, fill out the DMV's complaint form to begin fraud investigation process.
- Report fraudulent use of your checks to the check verification services that your local merchants use.

All requests by mail should be "Certified Mail, Return Receipt Requested" whenever possible.

Identity Theft Resources

- **Federal Trade Commission (FTC)** 1-877-438-4338
www.ftc.gov
- **Internal Revenue Service (IRS)** 1-800-829-0433
- **U.S. Postal Service Postal Inspection Service**
1-800-275-8777 www.usps.gov
- **Social Security Administration Fraud Hotline**
1-800-269-0271

Major Check Verification Companies

- **ChexSystems** 1-800-428-9623
- **CrossCheck** 1-800-552-1900
- **Equifax** 1-800-437-5120
- **National Processing Co.** 1-800-526-5380
- **SCAN** 1-800-262-7771
- **TeleCheck** 1-800-710-9898

Credit Bureaus for Reporting Fraud

- **Equifax** 1-800-525-6285
P.O. Box 740250, Atlanta, GA 30374-0250
- **Experian** 1-888-397-3742 or FAX 1-800-301-7196
P.O. Box 1017, Allen, TX 75013
- **TransUnion** 1-800-680-7289
P.O. Box 6790, Fullerton, CA 92634

Credit Bureaus For Copy of Credit Report

- **Equifax** 1-800-685-1111 www.equifax.com
P.O. Box 740241, Atlanta, GA 30374-0241
- **Experian** 1-888-397-3742 www.experian.com
P.O. Box 2104, Allen, TX 75013
- **TransUnion** 1-800-888-4213 www.tuc.com
P.O. Box 390, Springfield, PA 19064

Consumer Groups

- **Identity Theft Prevention and Survival**
www.identitytheft.org
- **Privacy Rights Clearinghouse**
www.privacyrights.org

WHAT IS IDENTITY THEFT?

Identity theft is when someone else uses your personal identifying information (your name, Social Security number, or any other identifying information) to obtain a credit card, loan, or any other type of credit or service in your name, or when someone else files a bankruptcy case using your name or Social Security number.

WHY SHOULD YOU CARE ABOUT IDENTITY THEFT?

- Your credit could be ruined
- You could be arrested for a crime you didn't commit
- You could be denied employment
- You could be denied a place to live
- Your wages could be garnished
- Your driver's license could be revoked

HOW DOES AN IDENTITY THIEF GET YOUR PERSONAL INFORMATION?

- Stealing your wallet or purse
- Finding personal information in your home
- Obtaining personal information from your work
- Randomly using your Social Security number
- Listening to your telephone conversations
- Shoulder surfing
- Dumpster diving
- Stealing your mail

- Fraudulently obtaining your credit report
- Calling or sending mail or e-mail with bogus promises of prizes

HOW DOES AN IDENTITY THIEF USE YOUR PERSONAL INFORMATION?

- Obtain new credit cards in your name
- Forge checks and debit cards and drain your accounts
- Open new bank accounts in your name
- Obtain loans or mortgages in your name
- Receive utilities in your name
- File a bankruptcy case in your name
- Commit crimes in your name

HOW CAN YOU PROTECT YOURSELF FROM IDENTITY THEFT?

- Do not provide personal information over the phone, through the mail, or over the Internet unless:
 - You placed the call or sent the letter or e-mail, and
 - You know the company is reputable
- If you receive a call claiming you won a prize:
 - Do not provide or confirm any personal information
 - Do not send money
 - Do not provide any credit card information

- Do not post personal information on the Internet
- Do not carry your Social Security card with you
- Guard your wallet or purse:
 - Do not hang your purse over the back of a chair
 - Do not carry more credit cards than you need
 - Do not carry your passport or visa
 - Do not carry your passwords or your PINs
- Keep your mail private:
 - Get a locking mailbox or a post office box for delivery of incoming mail
 - Do not leave mail lying around your home
 - Do not allow mail to pile up if you are away
 - Use a U.S. mailbox or the U.S. Post Office for outgoing mail
 - Have new checks delivered to your bank or to your post office box, not to your home
- Be careful with personal information at home and when traveling:
 - Use a telephone where your conversations cannot be overheard
 - Make sure no one is looking over your shoulder at ATMs or pay phones
 - Do not use a cell phone to provide personal information
- Review your credit card and bank statements each month and report fraudulent activity immediately

HOW CAN YOU PROTECT YOUR CREDIT CARDS?

- Shield your credit cards from view
- Total your receipts before signing
- Do not leave empty spaces on your receipts where additional amounts can be added
- Never sign blank receipts
- Keep copies of your receipts and compare them with your monthly statements each month