

If You Become A Victim of Identity Theft, You Should:

- File a complaint with your local police department, or the law enforcement agency where the Identity Theft took place.
- File a complaint with the Federal Trade Commission at 1.877.IDTHEFT.
- Report fraudulent use of your social security card at 1.800.269.0271.
- Notify the US Postal Inspection Service if you suspect the theft of your mail.
- If your ATM card has been lost or your password has been compromised, immediately notify your bank.
- If checks were stolen or fraudulent bank accounts were established, report this to your bank immediately.



The Fair Debt Collection Act prohibits collectors from contacting you if within 30 days after you receive their written notice, you send them a letter refuting the debt. Along with your letter, send supporting documentation (police report, letters from credit reporting agencies, etc.) to substantiate your position.

- *The Financial costs to victims of all fraud reported in the nation during the year 2002 is estimated at nearly one half billion dollars. 43% of this figure would indicate Identity Theft nationwide cost victims approximately \$200 Million.*
- *Individual victim cost per fraud is estimated at \$2,000.*
- *In 2002, Pennsylvania ranked 22nd among states for victims of Identity Theft per 100,000 population, with 5,080 victims.*
- *The top three crimes committed in concert with an Identity Theft in Pennsylvania during 2002 were Credit Card Fraud with 2,359 victims (46%), Phone or Utilities Fraud with 1,103 victims (22%), and Bank Fraud with 623 victims (12%).*

As reports of identity theft continue to increase throughout the United States, one must do everything possible to minimize the risk of becoming a victim.

CREDIT REPORTING AGENCIES

Equifax	888.766.0008
Experian	888.397.3742
TransUnion	800.680.7289

P A S T A T E P O L I C E

www.psp.state.pa.us

PENNSYLVANIA
STATE POLICE

IDENTITY THEFT



Prevention
Guidelines

P A S T A T E P O L I C E

What is Identity Theft ?

Identity theft occurs when someone steals another individual's personal information and then utilizes it to fraudulently establish new credit or use existing credit cards, file fraudulent tax returns, access bank accounts, and commit many other crimes in someone else's name. In the aftermath of identity theft, victims must follow a complicated list of



notifications in order to report the crime and eventually clear their credit history.

As of April 15, 2003, identity theft victims need only make one toll-free call to any of the three nationwide credit reporting agencies. The information they provide will be automatically shared with the remaining agencies for inclusion in their records.

How Do I Protect Myself?

- Give your social security number only when it is absolutely necessary, and do not carry your social security card with you. Leave it at home or in a secure place.
- Annually review your social security personal earnings and benefit statement which is mailed to all participants. A copy can also be requested from the Social Security Administration (1.800.772.1213).
- Memorize your ATM password and shield the keypad when entering your password at ATM machines.
- Do not place bill payments in your mailbox for pickup. Mail your bills directly from the post office.
- Shred all documents containing personal information especially bills, credit card receipts, pre-approved credit card offers, and bank statements, before you throw them away.
- Annually obtain a copy of your credit report from the three major credit reporting agencies (Trans Union, 1.800.680.7289) (Equifax, 1.888.766.0008) (Experian, 1.888.397.3742). Recent federal legislation mandates a free copy of the report

and credit score be provided to consumers. Carefully review them for accuracy and immediately correct all mistakes identified on your credit reports in writing.

- Have your name removed from lists sold to companies offering pre-approved credit cards by contacting the three credit reporting agencies and taking advantage of their "opt-out" service. One number, 1.888.567.8688, reaches all three agencies.
- Do not give your credit card number over the telephone unless you have initiated the call. Ensure that neither you nor the called party is using a mobile or cellular telephone.
- When you purchase items with a credit card, take your receipts with you, do not toss them away.
- Do not put your credit card number on the Internet unless it is an encrypted or secured site.

If You Become A Victim of Identity Theft, You Should:

- Contact the security department of the respective financial institution, both verbally and in writing for each account that has been tampered with and close those accounts.