

What is Identity Theft?

Identity theft or identity fraud (name fraud) is the taking of the victim's identity to obtain credit, credit cards from banks and retailers, steal money from the victim's existing accounts, apply for loans, establish accounts with utility companies, rent an apartment, file bankruptcy or obtain a job using the victim's name. The impersonator steals thousands of dollars in the victim's name without the victim even knowing about it for months or even years. Recently criminals have been using the victim's identity to commit crimes ranging from traffic infractions to felonies.

How does the imposter take your identity?

It is easy. All that is needed is your social security number, your birth date and other identifying information such as your address and phone number and whatever else they can find out about you. With this information, and a false driver's license with their own picture, they can begin the crime. They apply in person for instant credit, or through the mail by posing as you. They often provide an address of their own, claiming to have moved. Negligent credit grantors in their rush to issue credit do not verify information or addresses. So once the imposter opens the first account, they use this new account along with the other identifiers to add to their credibility. This facilitates the proliferation of the fraud. Now the thief is well on his/her way to getting rich and ruining your credit and good name.

Where does the impersonator get information about you?

Lots of places- your doctor, accountant, lawyer, dentist, school, place of work, health insurance carrier, and many others have your identifying information. If a criminally-minded person is working at the office (or just visiting) and decides to use this information to assume your identity, you would not know it. Also if this information is not disposed of with a shredder, a "dumpster-diver" could pick up the information and begin the crime against you. You do not need to lose your wallet or have anything tangible stolen from you for someone to take your identity. If you do not shred your confidential information, utility bills, credit

card slips and other documents, it is easy to "dumpster dive" your garbage. Much of your information is readily available on the internet, at courts, and accessible from public documents. Additionally, if someone obtains your credit report illegally, they have all the information necessary to become you.

Identity Theft Prevention

The following are some simple tips that you can use to reduce your vulnerability to identity theft.

Protecting Your Personal Checks

- * The next time you order checks, only have your initials (instead of first name and last name) printed on them. If someone takes your check book, they will not know if you sign your checks with just your initials or your first name. Your bank will know how you sign your checks.
- * When you are writing checks to pay on your credit card accounts, DO NOT put the complete account number on the "For" line. Instead, just put the last four numbers. The credit card company knows the rest of the number and anyone who might be handling your check as it passes through all the check processing channels won't have access to it.
- * Put your work phone number on your checks instead of your home phone. If you have a PO Box, use that instead of your home address. If you do not have a PO Box, use your work address.
- * Never have your Social Security number printed on your checks. You can add it if it is necessary. But if you have it printed, anyone can get it.

Protecting Your Wallet

- * Place the contents of your wallet on a photocopy machine, and copy both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place. Also carry a photocopy of your passport when you travel either here or abroad.

What do you do if your wallet is stolen?

If your wallet is stolen, here is some critical information that you can use to limit the damage this kind of identity theft may cause.

- * Cancel your credit cards immediately. Have your credit card toll free numbers handy so you know whom to call. Keep those where you can find them easily.
- * File a police report immediately in the jurisdiction where your information was stolen. Doing this proves to credit providers you were diligent, and is a first step toward an investigation.
- * If the jurisdiction where your wallet and/or identification was stolen is in the Town of Parker or if the location is unknown, you may report the crime to the Parker Police Department. Once the location/jurisdiction is determined, the Parker Police Department will forward the report surrounding your case to the appropriate jurisdiction for investigation.
- * Call the three national credit reporting organizations immediately to place a fraud alert on your name and Social Security number. When you file an alert, any company that checks your credit knows your information was stolen and they have to contact you by phone to authorize new credit.

Important Phone Numbers

Equifax: 1.800.525.6285
Experian (formerly TRW): 1.888.397.3742
Trans Union: 1.800.680.7289
Social Security Administration (fraud line):
1.800.269.0271

Please contact the Parker Police Department with any questions or concerns at 303.841.9800.

Identity Theft Prevention Tips

How to reduce your vulnerability to crime

Name: _____

Badge # _____

Phone: _____



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