

IDENTITY THEFT – AVOID BEING A VICTIM

The Bloomington Police Department would like to address the public's increasing concern about **Identity Theft**. Identity theft has been around as long as people have made monetary and credit transactions without having to be present or show photo identification. However, it has become more prevalent through the use of the Internet. Unlike your fingerprints, which are unique to you and cannot be given to someone else to use, others CAN use your personal data. It has been estimated that one out of five people will be a victim of Identity Theft or know someone who has been a victim. The following are some of the necessary steps you can use to help protect yourself from being a victim of Identity Theft.

Even though you think you have secured your personal information, identity thieves have ways of stealing your data for personal gain, called pretexting by:

Stealing wallets and purses	Acquiring records
Stealing mail	Searching homes
Diverting mail	Using the Internet
Dumpster diving	Buying personal information
Shoulder surfing	Posing as a telemarketer
Obtaining credit reports fraudulently	

Shred any of the following that you are discarding:

Change receipts	Bank checks and statements
Copies of credit applications	Expired charge cards
Insurance forms	Credit offers you get in the mail
Physicians' statements	

Minimize your risk:

Adopt a "need to know" approach about giving out your personal information to others. Before you reveal any information, ask how it will be used, whether it will be shared with others, and ask if you have a choice about the use or confidentiality of your information.

Never give out credit card numbers or personal information on the phone, through the mail or over the Internet unless you have initiated the contact or know whom you're dealing with.

Pay attention to billing cycles.

Only carry identification and credit cards or bank cards that you will be using.
Keep items with personal information in a safe place.

Know who has access to your personal information at work.

Put passwords on your credit card, bank, and phone accounts. Use a combination of numbers and letters instead of information that could be easily discovered by thieves.

Never use:

- Your mother's maiden name.
- Your middle name, your children's names, or a nickname.
- Your birthdate, your children's birthdates, or an anniversary.
- The last four digits of your Social Security Number or phone house number.
- Your pet's name.

Regarding Credit Cards

Keep a record of your account numbers, expiration dates, phone numbers, and addresses of each company in a safe place.

Never lend your card(s) to anyone.

Do not leave cards or receipts lying around.

Watch your credit cards during transactions.

Void incorrect receipts.
Never sign a blank receipt.

Destroy carbons.

Compare receipts with billing statements.

Open bills promptly.

Report questionable charges promptly.

Notify card companies in advance of a change in address.

Cancel unused credit card accounts.

Contact creditors about accounts that have been tampered with or opened fraudulently.

If you are victim of identity theft, alert telephone (and cell), electrical, gas and water utilities that someone may try to set up an account using your information.

If you are a victim:

Contact the fraud department of EACH of the three major credit bureaus.

Equifax

To report fraud: 1-800-525-6285

To order your credit report: 1-800-685-1111

Or write: Equifax – www.equifax.com

P.O. Box 740241

Atlanta, Georgia 30374-0241

Experian

To report fraud: 1-888-EXPERIAN

To order your credit report: 1-888-EXPERIAN

Or write: Experian – www.experian.com

Trans Union

To report fraud: 1-800-680-7289 and write

Fraud Victim Assistance Division

P.O. Box 6790

Fullerton, CA 92834

To order your credit report: 1-800-916-8800

Or write: Trans Union – www.tuc.com

P.O. Box 1000

Chester, PA 19022

Any other questions regarding Identity Theft or other crime prevention information, please contact Officer Dawn Odoi at (630) 529-9868.