



# IDENTITY THEFT



Operating under a variety of methods, identity thieves are obtaining key pieces of our identities and fraudulently using that information for various legal reasons. Your social security number, driver's license number or credit card will easily give thieves the information they need. Your blank, pre-approved credit application that you threw away this morning could allow someone to rob you of the one thing you may have thought was completely safe — your identity.

Identity theft can occur anytime. The most common sources of theft are:

- A family member uses or gives out your information.
- A collusive employee at a bank or other commercial establishment.
- Stolen mail.
- Stolen commercial documents.

### Here are a few helpful hints you should use to protect your identity:

1. Release your Social Security Number only when absolutely necessary - because it is the key to your credit and banking accounts.
2. Do not have your Social Security Number printed on your checks or driver's license. When you order new checks have them delivered to the bank, not your home address. If you have not obtained a new hologram driver's license, do so as soon as possible.
3. Order your Social Security Earnings and Benefits Statement once a year to check for fraud by calling (800) 772-1213. If your SSN is fraudulently used, report it to the Social Security Fraud Hotline at (800) 269-0271.
4. Reduce the number of credit cards you actively use and cancel all unused accounts. Keep a list/photocopy of all your credit card information, including telephone numbers of the customer service departments. If fraudulent charges appear on one of your accounts, call the Consumer Credit Counseling Service at (800) 388-2227 for help in clearing false claims from your credit report.
5. Shred pre-approved credit applications, credit card receipts, bills and other financial information before throwing it into the trash.
6. Order your credit report once a year from each of the three major credit reporting companies. Check the reports for inaccuracies and fraudulent use of your accounts. Remove your name from the marketing list to reduce the number of pre-approved credit applications you receive in the mail. Call 1-888-567-8688 to reduce your pre-approved credit card applications. This number will remove your name from all three databases. If you remove your name for a two-year period, there will be no need to fill out any documents. Just remember to renew your request every two years.
7. To order a copy of your credit report call:

Equifax Credit Reporting Bureau at (800) 685-1111.

Experian Credit Reporting Bureau (formerly TRW) at (888) 397-3742.

Trans Union at (800) 916-8800.

**When you call the credit reporting bureaus to obtain a copy of your credit report, you may have to indicate that you believe you are a victim of credit theft in order to obtain your free copy. Be persistent. You are entitled to one copy a year.**

8. To reduce unwanted junk mail, write to Direct Marketing Association's Mail Preference Service,

P.O. Box 9008, Farmingdale, NY 11735-9008 and request your name and mailing address be removed from all mailing lists.

9. To reduce unwanted telemarketing, write to Direct Marketing Association's Telephone Preference Service, P.O. Box 9014, Farmingdale, NY 11735-9014 and request your name be removed from their direct telemarketing list. (Only written requests will be accepted. If you need information on how to write the request, you can call 212-768-7227).

10. Anytime you dial an 800, 888 or 900 number, your name, address and telephone number are most likely being notated by the company you are calling. Dial \*67 before you dial any company or business that you don't want to have your information. Dialing \*67 conceals your identity and is a free service provided by your telephone company.

11. When you pay bills, do not leave envelopes containing your payments in your home mailbox. Place them directly into a secured mailbox.

Identity theft problems are growing at an alarming rate. Access to personal information compiled in private and government databases is becoming easily available through the Internet with little or no privacy protection standards. Practicing or following the above tips can help reduce your risks from threats associated with identity fraud.

### **STEPS YOU CAN TAKE TO PROTECT YOUR IDENTITY**

- Do not carry credit cards, your Social Security card, birth certificate or passport in your wallet or purse, except when needed.
- Remove your name from the marketing lists of the three credit report bureaus — Equifax, Experian (formerly TRW) and Trans Unions.
- When you order new checks, do not have them sent to your home mailbox. Pick them up at the bank instead.
- When you pay bills, do not leave the envelopes containing the checks at your home mailbox for the postal carrier to pick up.
- Cancel all unused credit accounts.
- Keep a list of all your credit cards and bank accounts, the account numbers, expiration dates and telephone numbers of the customer service and fraud departments in a secure place (not your wallet or purse) so you can quickly contact your creditors in case your cards have been stolen.
- Order your credit report once a year from each of the three credit bureaus to check for inaccuracies and fraudulent use of your accounts.
- Always take credit card receipts with you. Never toss them in a public trash container.
- Watch the mail when you expect a new or reissued credit card to arrive. Contact the issuer if the card does not arrive by the expected time.
- When creating passwords and personal identification numbers (PINs), don't use the last four digits of your Social Security number, your birth date, middle name, pet's name, consecutive numbers or anything else that could easily be discovered by thieves.
- Memorize all your passwords. Don't record them on anything in your wallet or purse.



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