

## Identity Theft

### *Protecting Your Identity*

Identity Theft is the newest and biggest crime worldwide today. Identity theft can happen to anyone. Previously, criminals stole your wallet for your cash. Now they want your wallet to steal your good name. Protect yourself and your identity.

You can reduce the chance that you will be a victim of identity theft by taking the following precautions:

- Minimize the amount of personal financial information you carry. Memorize passwords and PIN numbers instead of carrying them with you.
- Keep personal financial information in a secure place in your home. Shred identifying information before throwing it away.
- Do not give sensitive information to unsolicited callers. Remember that most legitimate businesses will not ask for your Social Security or bank account numbers.
- Shield your hand when entering your PIN at a bank ATM or when making long distance calls with a calling card. Take your credit card receipts and ATM slips. Shred them before throwing them away.
- Pick up new checks or a new or reissued credit card at your bank rather than having them delivered to your home. Do not have your driver's license number or social security number printed on your checks.
- If your bank or credit card statement does not arrive on time, call the issuer to make sure they are being sent to the proper address. Also contact the Post Office to see if a change of address has been filed in your name. A thief may steal or divert your statements to hide illegal credit activity.

### *How to Avoid Identity Theft*

Identity theft occurs when someone uses your personal identifying information without your permission. This information may include your name, address, driver's license number, Social Security number, mother's maiden name, birth date, or financial information such as your bank account, credit card, or PIN number. An identity thief may obtain your identifying information by stealing credit card applications, bank statements, or checks from your trash or mail, finding your lost or stolen wallet or purse, hacking your credit card number from a corporate database, or stealing your information from inside a company that holds it.

An identity thief may use your information to obtain new credit cards, open checking accounts, get a bogus driver's license or Social Security card, make long distance calls, apply for a job, or make purchases using your bank account or credit card. ID theft is a felony crime and should be reported to your local law enforcement agency. Because of the nature of the crime, you may not realize your identity has been stolen until you are denied credit, turned down for a job, or sent a bill for purchases you did not make. By that time, your good name and credit history may be in ruins. Rebuilding good credit in the aftermath of identity theft can take months or even years.

### *Warning Signs of Identity Theft*

Warning signs include:

- You receive bills from a credit account you did not open.
- You see unauthorized charges on your credit, long distance, or bank accounts.
- You are contacted by a collection agency regarding a debt you did not incur.
- Checks disappear from your checkbook.
- Bank and credit billing statements don't arrive on time.
- Your credit report shows accounts you did not authorize.
- You are turned down for a credit card, loan, mortgage, or other form of credit due to unauthorized debts on your credit report.

### *What to do if you are a Victim of Identity Theft*

The Hutto Police recommend that you take the following steps if you suspect you are a victim of identity theft:

- File a police report and keep a copy of that report. Many banks and credit agencies require such a report before they will acknowledge that a theft has occurred.
- Contact the three primary credit reporting bureaus to have a security alert or freeze placed on your report.
- Request a copy of your credit report and review it for unauthorized account activity.
- Report unauthorized charges and accounts to the appropriate credit issuers and credit bureaus immediately by phone and in writing. Cancel the accounts.
- If your wallet or purse is stolen, immediately cancel your credit and debit cards and get replacements. Put a "stop payment" on all lost or stolen checks.
- The Federal Trade Commission (FTC) has authority to prosecute identity theft at the federal level. Report ID theft to the FTC by calling (877) ID-THEFT or (877) 438-4338, or visit their Web site, <http://www.ftc.gov>.

If you are a victim of identity theft, you may get a call from someone posing as a bank representative or law enforcement official requesting your personal information under some pretext. Do not give out your information – you have no way of knowing who is really on the other end of the line. If another person is arrested and falsely uses your name or other personal information, Texas law allows you to have your information expunged from the arrest record. Contact the Crime Records Service at the Texas Department of Public Safety (DPS) by calling (512) 424-5258, or visit their Web site, <http://www.txdps.state.tx.us>.

### *Credit Reporting Bureaus*

Report fraud or request a copy of your credit report by contacting the three primary credit reporting bureaus:

#### EXPERIAN

P. O. Box 2104  
Allen, TX 75013-2104  
[www.experian.com](http://www.experian.com)  
(888) 397-3742

#### EQUIFAX

P. O. Box 740241  
Atlanta, GA 30374-0241  
[www.equifax.com](http://www.equifax.com)  
(800) 685-1111 (order report)  
(800) 525-6285 (report fraud)

#### TRANS UNION

P .O. Box 2000  
Chester, PA 19022-2000  
[www.transunion.com](http://www.transunion.com)  
(800) 888-4213 (request report)  
(800) 680-7289 (report fraud)

When you report fraud to one credit bureau, that report will automatically be sent to the other two agencies. Each company will then place a fraud alert on your account and send you a copy of your credit report for review.