

IF YOU BECOME A VICTIM OF IDENTITY THEFT:

- ▶ Immediately contact the fraud units of the three credit reporting bureaus listed below. (See Resources) Ask for a credit report so that you can identify fraudulent activity. Also ask the bureau to flag your account with a fraud alert to indicate that you have been victim of a fraud.
- ▶ Make a report with law enforcement departments with jurisdiction in your case.
- ▶ Contact all creditors with whom your name has been used fraudulently by telephone and letter. Enclose a copy of your police report.
- ▶ If you have checks stolen or a bank account has been fraudulently established in your name, report it to the six check verification companies listed below. (See Resources)
- ▶ Stop payment on all outstanding checks and cancel your checking and savings accounts.
- ▶ If someone obtains your social security number, call the Social Security Administration. (See Resources)
- ▶ If someone obtains a driver's license in your name or is using your driver's license number, contact your local Department of Motor Vehicles and ask to put a fraud alert on your license.

RESOURCES

Credit Reporting Bureaus

EQUIFAX

Report fraud: (800) 525-6285
Order credit report: (800) 685-1111

EXPERIAN

Report fraud: (888) 397-3742
Order credit report: (888) 397-3742

TRANS UNION

Report fraud: (800) 680-7289
Order credit report: (800) 888-4213

SOCIAL SECURITY ADMINISTRATION

Report fraud: (800) 269-0271
Web address: www.ssa.gov/oig/ifyou.htm

FEDERAL TRADE COMMISSION

Report fraud: (877) 438-4338
Web address: www.ftc.gov

To Report Fraudulent Use of Your Checks

CHECK RITE: (800) 766-2748

CHEXSYSTEMS: (800) 428-9623

CROSS CHECK: (707) 586-0551

EQUIFAX: (800) 437-5120

NATIONAL PROCESSING CO: (800) 526-5380

SCAN: (800) 262-7777

TELECHECK: (800) 710-9898

IDENTITY THEFT



Shanon Gillette
Chief of Police
Downers Grove
Police Department
825 Burlington Avenue
Downers Grove, IL 60515

(630) 434-5600

WHAT IS IDENTITY THEFT?

Identity theft is the unauthorized use of another person's personal identifying information (name, address, date of birth, social security number, mother's maiden name) to commit financial fraud. Upon obtaining such personal identifiers, identity thieves are able to commit financial crimes such as opening phony bank accounts, getting unauthorized credit cards, applying for car or house loans, and leasing apartments with a false name. Identity thieves may even develop a criminal record or file bankruptcy in their victim's name. Their goal is to spend as much money as possible before the victim becomes aware of the theft.

- ▶ Use these helpful websites for further information:

www.consumer.gov/idtheft

[www.idtheftcenter.org](http://wwwidtheftcenter.org)

www.privacyrights.org

www.fraud.org

HOW CRIMINALS GET YOUR PERSONAL INFORMATION

- ▶ Ordering your credit report fraudulently – posing as employer, landlord, etc.
- ▶ Digging through your garbage (dumpster diving)
- ▶ Stealing mail from your mailbox
- ▶ Stealing your wallet or purse
- ▶ Retrieving information from the Internet
- ▶ Burglarizing your home
- ▶ Posing as telemarketers taking a “survey”

PERSONAL INFORMATION THAT YOU SHOULD PROTECT

- ▶ Social security number
- ▶ Birth date
- ▶ Driver's license number
- ▶ Mother's maiden name
- ▶ Credit card numbers
- ▶ Passports
- ▶ Firearms or employee identification cards

PREVENTION TIPS

- ▶ Request a free credit report annually at www.annualcreditreport.com or (877) 322-8228 to check for unauthorized activity.
- ▶ Shred personal documents before putting them in the trash (especially pre-approved offers of credit).
- ▶ Don't place mail that contains personal identifiers in an unlocked mailbox.
- ▶ Don't carry unnecessary credit cards, your social security card, birth certificate or passport in your wallet or purse except when absolutely necessary.
- ▶ Never give out your credit card number or other personal information over the phone or on the computer unless you have a trusted business relationship with the company and you initiated the contact.
- ▶ Carefully review your credit card statements and phone bills for any unauthorized use.
- ▶ Keep a current list of the credit cards you carry – including the account number and telephone number to report the cards lost or stolen.