

- If you have to clean up fraudulent accounts on your credit, make sure that all communication is done in writing and sent by certified mail, return receipt requested.
- Keep a close eye on your bank account. There is a time limit for disputing fraudulent checks or withdrawals.
- Finally, keep a detailed log of all your contacts with authorities and financial institutions.

REMEMBER, THE SOONER YOU REALIZE THAT YOU'RE A VICTIM OF IDENTITY THEFT, THE LESS DAMAGE CAN BE DONE!

How Do I Contact These Intuitions?

- **Social Security Administration**
Fraud Report: 800-269-0271
Order Statement: 800-772-1213
www.ssa.gov
- **Federal Trade Commission**
877-382-4357
www.ftc.gov
- **Attorney General of Texas**
214-969-5310
- **U.S. Postal Service**
Investigates Mail Fraud
Postal Inspector: 800-275-8777
www.usps.gov/websites/department/inspect

CONSUMER ORGANIZATIONS

- **Privacy Rights Clearing House**
3100 5th Ave., Ste. B
San Diego, CA 92103
619.298.3396
www.privacyrights.org
- **Internet Fraud Complaint Center**
www.ifccbi.gov

TO REMOVE YOUR NAME FROM MARKETING "JUNK" MAIL AND PHONE LISTS:

- **Direct Marketing Association**
Mail Preference Service
P.O. Box 9008
Farmingdale, NY 11735

- **Public Utility Commission of Texas**

Texas "No Call Lists"
P.O. Box 313 E. Walpole
Walpole, MA 02032
www.texasnocall.com
Cost: \$4.80

MAJOR CREDIT REPORTING AGENCIES

1-888-JOPT-OUT (888-567-8688)

CSC Credit Services (Equifax)

P.O. Box 674402
Houston, Texas 77267-4402
Report Fraud – 800-272-9281
www.Equifax.com
Request Credit Report
800-759-5979

Experian

P.O. Box 2104
Allen, Texas 75013-2104
Report Fraud
888-997-3742 or 900-659-7000
www.experian.com
Request Credit Report
888-397-3742 or 800-682-7654

Transunion

P.O. Box 390
Springfield, PA 19064
Report Fraud
800-680-7289
www.tuc.com
Request Credit Report
800-888-4213

*As of June 1, 2005, Texas residents can annually obtain a free copy of their credit report from all three major reporting agencies.

www.annualcreditreport.com

DISTRICT ATTORNEY OFFICE

To obtain a copy of the identity theft affidavit, or if you wish to report an identity theft.

Tarrant County District Attorney

Computer Crimes Unit
401 West Belknap
Fort Worth, Texas 76196
817-212-7371 Phone
817-212-7372 Fax
www.tarrantda.com

IDENTITY THEFT



Prevention Tips

Victim Information

Resource Information

IDENTITY THEFT... GET THE FACTS

Your information may allow an unscrupulous person to open unauthorized charge accounts, order goods or services and bill them to you without your permission. They may even access your personal or business accounts for withdrawals or purchases, secure loans, hide illegal funds, remain secluded from Law Enforcement or gain employment by circumventing criminal background checks. Each of us has personal information worth stealing, and our exposure can be great; however, we can minimize our risk by knowing how to prevent and respond to identity theft.

How Can Someone Get My Information?

Your personal identifying information is used to process a variety of business transactions and practically every non-cash transaction. Some possible ways are: ATM machines, bills and receipts thrown in the trash, public records, mailboxes, stolen pocketbooks, internet transactions, phony notices and requests from governmental agencies, telephone solicitations, marketing plays promising prizes, personnel files, obituaries, medical records, etc. The possibilities are practically endless.

What Personal Information Do They Want?

- Social Security Numbers
- Birth Date
- Driver's License Number
- Mother's Maiden Name
- Bank Account or Credit/Debit Card Numbers
- PIN Numbers
- Log-on Names/ID's
- Passwords

How Can I Prevent People from Getting My Personal Information?

- While no one is completely safe from identity theft, there are some simple measures that can be taken to help secure your personal information and guard against identity theft.
- Always shred discarded credit card applications or other items received in the mail. These can contain special information or be submitted without your permission
 - Install a locked mailbox with a slot. While this is never 100% effective, it does serve as a deterrent.

- Always instruct you're your credit card issuers and anyone else you purchase goods or services from that you do not wish them to share or sell your information with/to others.
- Review your credit reports at least once a year.
- Never give personal information to someone over the telephone. Always ask them for a physical location and get the full name of anyone you deal with.
- Don't place your mail in an open container; take it to the post office or neighborhood mailbox.
- Remove your name from marketing lists, surveys, etc.
- Create a log of all credit and personal information, including credit card numbers, customer service telephone numbers, and credit reporting agency contact information. Keep this information in a locked container for quick access in case of an emergency.
- Do not pre-print your driver's license number, Social Security number or phone number on your checks.
- Always check the reputation of any company you do business with on-line. Also, look for contact address located within the United States. It is much more difficult to retrieve funds or information transferred out of the country. Be cautious of any business that only has a P.O. Box for an address.
- Always shred your credit card receipts, ATM receipts and bills. Never throw them away at the point of sale.
- Check all your billing statements and bank statements for unauthorized charges or withdrawals. If you don't receive a regular statement on time, contact your Credit Card Company or bank immediately.
- Do not write account numbers on check or envelopes.
- If your credit card company sends convenience checks, you may want to request them to stop this service and shred the unused ones.
- Conceal your hand when entering any PIN of any kind into a public machine or telephone.
- If you are transacting business over the Internet, always print out and save the receipt and transaction information.
- Always make your internet purchases over a secure connection and make purchases by credit card only. Never give out your log-on name or password to someone who asks you via e-mail, no matter how legitimate the e-mail may appear.

- If any firm uses your Social Security number or other personal identifiers as an account number, ask them to change it.
- Check Social Security statements for inaccuracies.
- Do not use your birth date as your pin number.
- Ask for information protection policy statements from each business that has your personal information, including your doctors.
- Do not exchange personal information for prizes. They should be free with no strings attached.
- Do not carry a list of PIN numbers in your purse or wallet.
- REMEMBER, if it sounds too good to be true, it is probably a scam.
- You may want to contact the Public Utility Commission of Texas and place yourself on the "Texas No Call List." Cost is \$4.80, but money well spent.

What Do I Do If My Information Has Been Stolen?

- Never contact or confront a criminal yourself. Contact your local law enforcement agency, give them all the information you have about the person who has stolen your information (if you have such information), and ask them to make a report. Other things you should do include:
- Get and keep a copy of the police report. You may need it for proof of the crime.
 - If credit card information was stolen, contact the creditor's fraud/security department and close the account.
 - If your pocketbook or checks are stolen, notify the Department of Public Safety, the Social Security Administration, local law enforcement agency, credit card companies and your bank.
 - Contact one of the three credit reporting agencies and place a fraud alert. You should do this by telephone as soon as possible then follow up in writing by certified mail. As soon as the credit bureau confirms your fraud alert, the other two credit bureaus will automatically be notified to place fraud alerts.
 - Send only copies of documents you have to the institutions you are contacting, unless originals are specifically required. Keep your originals in a safe place.
 - Contact the Federal Trade Commission, which keeps a database on identity thefts, which assists law enforcement during identity theft investigations and also helps the FTC to learn more about identity thefts.