

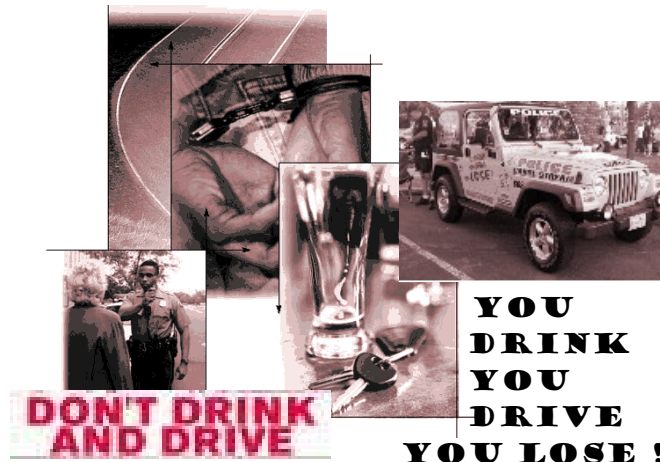
FINANCIAL IDENTITY THEFT

The rapid increase in financial identity theft throughout the United States has created a growing concern among local communities. The Carol Stream Police Department has undertaken a pro-active step in preparing this informational pamphlet as a directional guide for our residents to help prevent themselves from becoming victims of financial identity theft and for those who have already had their identities taken.

WHAT IS FINANCIAL IDENTITY THEFT?

In law enforcement, identity theft involves acquiring key pieces of someone's identifying information, such as name, address, date of birth or Social Security Number and using that information to financially defraud a company or a person. By acquiring this information, the identity thief is able to commit numerous forms of fraud that include, but are not limited to taking over your financial accounts, opening new bank accounts, purchasing automobiles, applying for loans, credit cards and Social Security benefits, renting apartments and establishing services with utility and phone companies including cellular phone companies.

BUCKLE UP FOR SAFETY!!



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**Carol
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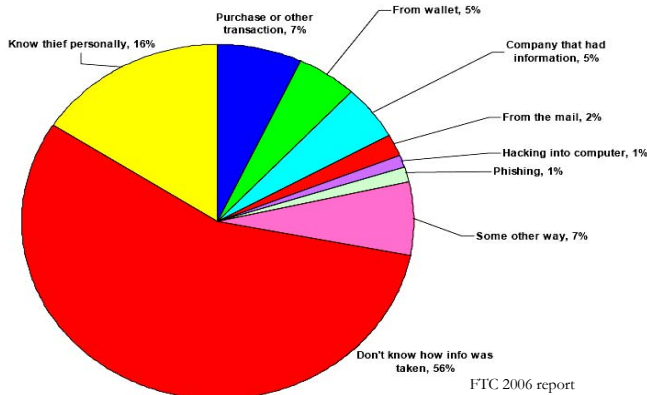
A GUIDE TO IDENTITY THEFT AWARENESS AND PREVENTION





This information is provided to help you understand identity theft. It is intended as a general guide, not as legal advice. If you become an identity theft victim, make a police report immediately.

WHAT CAN I DO TO SAFEGUARD MY PERSONAL INFORMATION

Despite your best efforts to manage your personal information, skilled identity thieves may use a variety of low and hi-tech methods to gain access to your data. Here are some ways the thieves are able to get your personal information or take over your identity.




- **Empty your wallet or purse of extra credit cards or IDs.** Never place your passwords on your debit bank or credit cards. **DO NOT CARRY YOUR SOCIAL SECURITY CARD.** Cancel credit cards you do not use. Maintain a list of all of your credit cards, bank account and bank phone numbers in a safe location in your home.
- **When you are at the grocery stores or a shopping mall, never leave your purse unattended in your cart.**
- **When you are out in public, keep your purse opening against your body and closed.** If you feel someone bump you, check to make sure you still have your wallet. 
- **If you work in an office environment, lock your purse up even when stepping away to the washroom.** If someone is in the office area that does not belong there and they say they are looking for a job, person, etc... notify your manager or building security.

- **Get a shredder.** Do not put credit card statements, bank statements or any credit information into your garbage. Shred all papers that have your name, social security number, bank accounts and pre-approved credit offers.
- **DO NOT leave your bill payment in your mailbox with the flag up.** That is a sure way of telling people you have checks that have to be mailed. 
- **Make sure you receive your bank or credit card statements monthly.** Carefully review them for unauthorized charges. If you don't receive them or find charges you did not make, notify the bank or credit card company **IMMEDIATELY.**
- **If someone contacts you, do not give out any personal information to them.** You do not know if the person you are talking to is from the organization. Your bank or credit card company **WILL NEVER ASK** for your personal information over the phone unless you are contacting them. Do not let some smooth fraudster talk you into giving them your personal information.
- **Beware of mail or telephone solicitations** disguised as promotions, sweepstakes or lottery companies offering instant prizes or awards that you never solicit. **Remember the old saying "If it look's too good to be true, it probably is!"**

IF YOU ARE A VICTIM OF IDENTITY THEFT

IMMEDIATELY START A FILE AND A LOG OF ALL OF THE COMPANIES YOU CONTACT; NAMES, DATES, ETC... KEEP A COPY OF ALL THE DOCUMENTS YOU SEND TO THEM.

1. **Notify your credit card and banking services,** by phone to inform them of the problem and follow up with a letter.
2. **Contact us, your police department,** immediately. Make a police report. 
3. **Call one or all of the three main credit reporting agencies** to report identity theft. Ask them to place a "fraud alert" on your credit report. If anyone requests new credit or a change

in your credit, you will be notified. Request a free credit report once a year.
 EQUIFAX- www.equifax.com To order your report or to report fraud call 800-685-1111 or go to their website.
 EXPERIAN- www.experian.com To order your report or report fraud call 888-397-3742 or go to their website.
 TRANSUNION - www.tuc.com To order your report or report fraud call 800-916-8800 or go to their website.

Other Locations You May Want to Contact

- Federal Trade Commission (FTC)**-www.ftc.org or call 877-IDTHEFT.
- National White Collar Crime Center** www.nw3c.org This website is an alliance between the National White Collar Crime Center (NW3C) and the Federal Bureau of Investigation (FBI). Their mission is to address crime committed over the Internet.
- Social Security** fraud; 800-269-02714.
- US Postal Service**-<http://postalinspectors.uspis.gov/> (800) ASK-USPS. See if any change of addresses were made.

There are many companies out there who will watch your credit report to make sure there are no changes or additions to it. Be careful. No doubt the fraudsters will also try to get you to sign up with their company and take your money but never do anything in return. Use a credit agency affiliate.

The only certainty we know is that the battle to keep your identity safe will be never ending. The crooks continue to be slicker and more inventive, so the solutions have to be more high-tech. Yet, at the heart of it all, you can do a lot simply by using your own common sense. Don't fall to high pressure. Use caution whenever you're called by someone who wants your personal information. Keeping all that in mind, take all the precautions you can and you should be as safe as anyone can be.

Remember- Don't let the bad guy get away with your good name and your hard earned credit!

