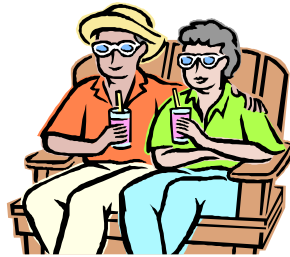


Preventing Identity Theft

- Know where your personal information is kept & who has access to it.
- Protect your wallet and purse and never leave them unattended.
- Be aware of your surroundings when using ATM cards, making credit card purchases and utilizing pin numbers or passwords.
- Carefully review your bills, bank statements, credit card statements and other accounts, to ensure that all balances and receipts match and are accounted for.
- If you use a computer, install virus protection and firewall software to discourage hackers.
- Destroy computers, hard drives, floppy disks, compact disks, or any other electronic device that may contain personal information.
- The next time you order checks have only your initials (instead of your full name) put on them.
- **Do not** sign the back of your credit cards. Instead, put:
 “PHOTO ID REQUIRED.”
- **Do not** give out personal or financial information in response to unsolicited offers by mail, phone, internet or in person.
- **Do not** fill out personal information on warranty cards and sweepstakes entries.
- **Do not** provide or use your social security number unless you have to.

Preventing Identity Theft

- **Do not** provide personal information or account numbers unless you know the information will be secure.
- **It is your responsibility to correct credit errors & restore your identity.**



The information provided in this brochure was obtained from the Federal Trade Commission and the New Jersey State Police at the following websites:

<http://www.consumer.gov/idtheft>
<http://www.njsp.org/tech/identity.html>



For questions or comments about this brochure
Contact: maryjanesh@clueslibs.org

Created 3/22/2005

CLUES

*Cumberland Libraries United
Electronic System*

IDENTITY THEFT

Are you a victim
of
Identity Theft?



What is Identity Theft?

Identity theft happens when someone uses your personal information such as your name, Social Security number, or other information, without your permission in order to commit fraud or other crimes.

The Federal Trade Commission suggests the following steps if you think your identity has been stolen:

1. Contact the fraud departments of any one of the **three major credit bureaus** to place a fraud alert on your credit file:

Equifax

P.O. Box 740241

Atlanta, GA 30374-0241

Ph. 1-800-525-6285

www.equifax.com

Experian

P.O. Box 9530

Allen, TX 75013

Ph. 1-888-397-3742

www.experian.com

Trans Union

Fraud Victim Assistance Div.

P.O. Box 6790

Fullerton, CA 92634

Ph. 1-800-680-7289

www.transunion.com

2. Contact the security department of each company where you believe the accounts have been tampered with. Close the accounts and follow up in writing. **It's important to notify banks and credit card companies in writing.**

3. File a police report. Get a copy of the report to submit to your creditors as proof of the crime.

4. **File your complaint with the FTC** either through their website:

(www.consumer.gov/idtheft)

or by telephone:

1-877-ID-THEFT

or by writing to:

Consumer Response Center

Federal Trade Commission

600 Pennsylvania Ave, NW

Washington, DC 20580

Ph. 1-877-382-4357

www.ftc.gov



Assist Law Enforcement by:

- Set up a folder to keep a detailed history of the crime.
- Gather all evidence and documentation of your financial loss and provide it to the police.
- Obtain suspect information or descriptions and provide it to the police.
- Complete FTC "Identity Crimes Affidavit" & provide it to the police.

Contact the New Jersey Office of the Attorney General for assistance:

Office of the Attorney General

NJ Dept of Law & Public Safety

Division of Consumer Affairs

PO Box 45027

Newark, NJ 07101

Ph. 1-973-504-6200

Preventing Identity Theft

- Order a free copy every year of your credit report from all three of the major credit reporting agencies in order to check for discrepancies.
- Remove your mail from your mailbox as soon as possible.
- Shred any discarded paperwork that contains personal or financial information.
- Stop pre-approved credit offers by calling the **Credit Reporting Industry** at:
1-888-567-8688