

IDENTITY

THEFT

Understanding

&

Prevention

Leawood Police

Department

9617 Lee Boulevard

Leawood, Kansas 66206

913-642-5555

Or after 5 pm: 913-642-7700

www.leawood.org

IDENTITY THEFT

FACTS & STATISTICS

- ⇒ Identity theft is the world's fastest growing crime.
- ⇒ It is America's number one crime.
- ⇒ 9.3 Million Americans were victims of identity theft in 2005.
- ⇒ Over 50 billion dollars in losses attributed to ID theft each year.
- ⇒ Identity theft victims spend an average of 175 hours and \$1000 in out-of-pocket expenses to clear their names.
- ⇒ Identity theft is often committed by criminal organizations with ties outside of the United States.
- ⇒ Most identity thefts involve the U.S. Mail.

IDENTITY THEFT ITEMS

STOLEN FROM VICTIM'S

- ⇒ Name, Date of Birth, Social Security Number, Address
- ⇒ Driver's License Number, Passport Number
- ⇒ Credit Cards and Credit Card Numbers
- ⇒ Checks
- ⇒ Telephone, Cellular Phone Number (ESN)
- ⇒ Bank Accounts (Savings, Checking, etc...)

Kansas Law

K.S.A. 21-4018: Identity theft is knowingly and with intent to defraud another for any benefit (i.e. financial) by obtaining, possessing, transferring, and/or using an identification document or identification number of another person.

PROTECT YOUR IDENTITY

- ◆ Don't leave mail in your mailbox overnight or on weekends
- ◆ Don't leave purse and/or wallets in unattended vehicles
- ◆ Deposit outgoing mail in U.S. Postal Service collection boxes
- ◆ Tear up or shred unwanted documents that contain personal information
- ◆ Put your trash out the day of collection
- ◆ Review your consumer credit report annually
- ◆ Report lost or stolen credit cards to the issuer immediately
- ◆ Destroy old credit cards and drivers licenses
- ◆ Sign your credit cards - before someone else does
- ◆ Memorize your Social Security number and passwords – don't carry them with you
- ◆ Don't list your Social Security on your checks Match credit card receipts against monthly bills
- ◆ Check financial statements for accuracy
- ◆ Call 888-5OPT-OUT: Limit the amount of credit cards you receive in the mail
- ◆ **ALWAYS** safeguard birth certificates, credit history reports, and any statements that contain personal information.

If you suspect you are a victim of Identity Theft

- 1. Immediately report the fraud to the 3 major credit bureaus.** Have them flag your file with a “fraud alert.” and add a victim’s statement to the report. Also ask for a free credit report from each of the 3 credit bureau’s.
- 2. Make a police report.** Give the police as much a information on the theft as possible: How the fraud was discovered, activity to date of fraud (in chronological order), affected accounts and losses, and any information about how the imposter got your information.
- 3. Call all of your creditors.** Inform them you are a victim of Identity Theft. Have them close your accounts and find out if you will be held responsible for the charges. ****Request information on all of the fraudulent accounts be sent to you for your files, and so you can copy them for the police investigation.**
- 4. Review your credit reports carefully.** Look for changes in old accounts and look for newly opened accounts. Check your name, address and Social Security number for any changes. Have the credit agencies remove all information in our credit report that results from the theft. *Order new credit reports every three months until your situation is cleared up.

- 5. Contact the credit bureaus in writing.** Repeat what you said in the telephone conversation. Send them the police report case number and an ID Theft Affidavit. Send your letters certified mail, with return receipt requested. Keep a copy of each letter for your records.
- 6. Obtain and use an ID Theft Affidavit.** The form is available on the Federal Trade Commission’s website. www.consumer.gov/idtheft/affidavit.htm
- 7. Write to your creditors.** Write a letter to each creditor. Repeat what was said in your phone conversation with their employee. Give them the police report number and send them an ID Theft Affidavit. Send the letters by certified mail, and request a return receipt. Keep copies of your letters. Continue to review your bills carefully and report any new fraudulent charges to the creditor.

Other Resources

Federal Trade Commission (FTC)

www.ftc.gov
877-FTC-HELP
www.consumer.gov/idtheft

Social Security Administration

Fraud Hotline 800-269-0271
Earnings & Benefits 800-772-1213
www.ssa.gov

3 Major Credit Reporting Bureaus

Equifax

www.equifax.com

Report Fraud 800-525-6285

Request Credit Report

800-685-1111

Experian

www.experian.com

Report Fraud 800-301-7195

Request Credit Report

800-682-7654

Trans Union

www.transunion.com

Report Fraud 800-680-7289

Request Credit Report

800-916-8800

Other Resources

Annual Credit Reports

www.AnnualCreditReport.com

You can request one free copy from each of the three national credit bureaus every 12 months.

Opt Out of Pre Approved Credit Offers

888-5OPTOUT or 888-567-8688

Fraudulent Use of Your Checks

CheckRite 800-766-2748

CrossCheck 800-766-2748

Chexsystems 800-428-9623

Equifax 800-437-5120

SCAN 800-262-7771

Telecheck 800-710-9898