



Crime Prevention Week

November 1-7, 2011

Prepare – Prevent – Protect

Identity Theft

Day 2: November 2, 2011

What is Identity Theft?

Identity theft is someone wrongfully obtaining and using your personal identifying information to commit fraud or theft or for other purposes.

Don't Become a Victim

There are many ways someone can access your personal information:

Mail Theft – Superboxes and apartment boxes are more of a target than individual mail boxes for mail theft. This may include redirection of mail as well as theft of mail.

- **Vigilance:** be vigilant, and report suspicious activities around mailboxes.
- **Attention:** pay attention if you do not receive mail that you had expected.
- **Regular:** don't let mail build up in your mailbox.

Intercepting Garbage

- **Shred Documents:** containing personal information before discarding.
- **Guard Client Information:** businesses must be especially careful for their clients.

Theft of Wallets and Purses – Your identification is more valuable than the cash.

- **Essential ID:** do not carry unnecessary identification (passports, birth certificate, Social Insurance card).
- **Report Immediately:** any stolen credit and debit cards, driver's license or other ID.

What can you do if you think you are a victim?

1. **Bank & Credit Cards** - notify your bank or credit card company IMMEDIATELY.
2. **Equifax** 1-800-465-7166 and Trans Union (877) 525-3823 and request a "fraud alert" be placed on your credit record.
3. **Identity Theft Statement** - go to www.phonebusters.com and complete it
4. **Police** - contact your local police.
5. **Phonebusters** – call at 1-888-495-8501.
6. **Keep a Record** - the dates and times of what you do and who you speak with.

ATM Fraud – Tampering with automated teller machines (ATMs) and point of sale terminals (POS) enables thieves to read your debit or credit card number and personal identification number (PIN).

- **Known ATMs:** use familiar ATMs.
- **Security Cameras:** ATMs with security cameras are less likely to attract criminals; seek out these machines when possible.
- **Beware Helpful Strangers:** be suspicious if your card is "eaten" by the machine and someone approaches you to say the something happened to them, then advises you to enter your PIN again.
- **Avoid After Hours:** limit your after-hours ATM use especially if alone.
- **Watch for "shoulder surfers":** people who watch you enter your PIN.
- **Watch Monthly Statements:** keep an eye on your monthly statement, as well as your balance, & report problems to your bank.

Computers

- **Safe Surfing:** provide personal information on secure & trusted web sites &/or certified to be using high encryption.
- **Practice Safe Computing:** do not open suspicious e-mail or share your personal access codes (PAC) for online transactions.
- **Use a Firewall:** Internet Security software to prevent hackers from unauthorized intrusion to you computer & data.

Identity Theft Prevention Tips

- Never throw away *bank records* or other documents in a readable form, shred them instead.
- Never give your *credit card number* over the telephone unless you make the call.
- Never share your *PIN, PAC or other Passwords* with anyone.
- Never ignore your *bank account activity*; reconcile your bank account often and notify your bank of discrepancies immediately. Watch your account activity online.