



IDENTITY THEFT IDENTITY THEFT IDENTITY THEFT

IF SOMEONE IS USING *YOUR* IDENTIFYING INFORMATION (NAME, DATE OF BIRTH, SOCIAL SECURITY NUMBER, DRIVER'S LICENSE NUMBER, ETC.) TO OBTAIN GOODS, SERVICES, CREDIT AND/OR OPEN FRAUDULENT BANK ACCOUNTS...

YOU ARE A VICTIM OF IDENTITY THEFT!

Identity Theft—A Constant Concern

Each year Identity Theft, approximately one quarter of all reported types of fraud, harms thousands of citizens throughout our state. Ultimately, the identity thief hopes to obtain personal information about you - your social security number, birth name, credit card numbers, and birth date. With this information, imposters can assume your identity and establish bank accounts or line of credits with financial institutions in your name, leaving you to deal with the fallout. The identity thief can also pose as you in the commission of a crime, perhaps leaving you with a false criminal record.

Identity Theft Facts - Better News!

- Identity Theft is one of the most prevalent crimes in the U.S., but vendors *and* consumers are getting smarter at protecting themselves.
- Washington dropped from 8th to 15th in the nation for identity theft crimes per capita and between 2001 and 2009 nationwide both annual ID Theft rates and the total value of the loss dropped.
- The Federal Trade Commission (FTC) reports complaints of identity theft increased from 31,140 in 2000 to 259,314 in 2007 (about 830 percent) but only 7 percent from 2007 to 2009 (278,078).
- In 2007 ID Theft represented 25% of the complaints FTC received but dropped to 21% in 2009.
- In 2007 only 28% of the nation's ID Theft victims notified police, but 65% did so in 2009.
- Keep it up...if you're a victim, report the crime!

Contact Information

Major Credit Bureaus:

Equifax

PO Box 740241
Atlanta, GA. 30374-0241
(800) 685-1111 (credit report)
(888) 766-0008 (fraud alert)
www.equifax.com

Experian

475 Anton Blvd.
Costa Mesa, CA. 92626
(888) 397-3742 (credit report and fraud)
(714) 830-7000 (North American Headquarters)
www.experian.com

Trans Union

PO Box 6790
Fullerton, CA 92834-6790
(800) 888-4213 (credit report)
(800) 680-7289 (fraud alert)
www.transunion.com

If you have been the victim of credit fraud or denied credit, you are entitled to a free credit report, so **be sure to ask the credit bureaus for free copies.**

Duval Police Department

Report Identity Theft CALL 911

Duval Police Department
26225 NE Burhen Way
Duvall, WA 98019

Police Business Number (425) 788-1519

Social Security Administration

Report Fraud: (800) 269-0271
SSA Fraud Hotline
PO BOX 17785
Baltimore, MD 21235 or Report Online:
<http://oig.ssa.gov/report-fraud-waste-or-abuse>

Other Helpful Resources:

Federal Trade Commission: (877) FTC-HELP for help in any type of consumer complaint.
FTC Homepage: www.consumer.gov/idtheft



DUVALL POLICE DEPARTMENT

IDENTITY THEFT GUIDE

<http://duvallwa.gov/departments/police.html>



Duvall Police Department
26225 NE Burhen Way
Duvall, WA 98019
(425) 788-1519

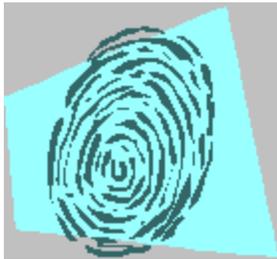
What is it?

Identity theft is a crime. The term refers to a type of crime in which someone wrongfully obtains and uses another person's personal data in some way that involves fraud or deception, typically for economic gain.

In most cases, personal information (name, date of birth, Social Security number, bank account or credit card numbers) or other valuable identifying data can be used, if it falls into the wrong hands, to personally profit at *your* expense. Cases have shown that someone's entire identity can be assumed, subjecting that person to substantial financial loss, potential criminal repercussions and, clearly, great emotional distress.

How does it happen?

There are many ways to fall victim to identity theft, and unfortunately it does not take someone breaking into your home to get your information. One of the common ways criminals get your personal information is called 'shoulder surfing'. They may watch you from nearby or listen in on your conversation while you are in a public setting. Typically, they will listen while you give a credit card number over the phone, or watch as you enter your card number onto a computer.



The area near your home may not be as secure as you might think. The second most common tactic used to obtain your personal information is called 'dumpster diving'. Criminals will go through your garbage or a community dumpster to get copies of your checks, credit card or bank statements, or other documents that might include your name, address, and phone number. When criminals acquire this type of information, it is easier for them to control your identity.

Another very common criminal practice is 'mail theft'. In these cases, criminals will take the mail directly from your mailbox in an attempt to get your personal information. This type of crime happens frequently, but it is very prevalent during the holiday season. Criminals will look for credit card applications to try to open accounts under your name. This also occurs during dumpster diving. It is a very good practice to shred or tear up the credit applications if they are not going to be used.

Be careful what you respond to on your computer. E-mail and social networking sites are the latest communication highways and there are some very sophisticated criminals preying on unsuspecting users.

Email "SPAM" email might just be a criminal soliciting a response from you in an attempt to get your personal information, credit card numbers, bank account numbers or more. It might promise you some benefit or ask for financial assistance to an organization, though the intent of the solicitation has nothing to do with this claim—the criminals are just attempting to "sucker" you into providing the information they *really* want. Keep your personal info OFF your social networking site—that's an invitation!

These are just examples of how quickly your identity can be taken from you. Most criminals use this information immediately after getting it, and the financial damage they inflict will generally happen long before the victim even realizes it.

How can I protect myself?

The Federal Government has recognized the severity of identity theft and had developed a simple system to help people from falling victim. Remember the word 'SCAM'

- S** Be *stingy* about giving out your personal information to others unless you have reason to trust them, regardless of where you are. Adopt a "need-to-know" approach to your personal data.
- C** *Check* your financial information regularly and look for what should be there and what shouldn't.
- A** *Ask* periodically for a copy of your credit report.
- M** *Maintain* careful records of your banking and financial history.

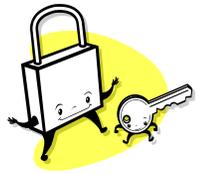
Unfortunately, even if you follow these steps, you may still fall victim to ID Theft. Report the crime immediately using the resources on the back of this brochure.

What should I do if I've become a victim of Identity Theft?

If you think you have fallen victim to the crime of identity theft, act immediately to minimize the damage to your finances and your reputation. Here are some actions to take right away:

1. Contact your creditors and obtain current account status records showing transactions.
2. Contact your local police agency for guidance, or a case number if the offense occurred in the local jurisdiction. (Most creditors will need a police case number for monetary reimbursement.)

3. Contact the Federal Trade Commission (FTC) to report the situation. 1-877-ID THEFT.
4. Go to www.consumer.gov/idtheft for more information and tools to protect yourself.



Keep your computer and its contents safe

Computer technology makes it easier for criminals to find personal and financial information. If you keep credit card numbers, account numbers, and tax information in your system or use e-mail to do financial business, take steps to make sure that this information is safe from hackers and thieves. The following measures can help protect against identity theft online.

- Protect your computer, including laptops, with a startup password that is a combination of letters (upper and lower case), numbers and symbols. Don't use an automatic login feature that saves your username and password and DON'T share this info.
- Disable file-sharing software to prevent un-authorized access to your computer and its data.
- Install virus protection or mal-ware software and be sure to update it regularly. Viruses can instruct your computer to send information to other systems without your knowledge. **Go to www.onguardonline.gov**
- Be careful what you open. E-mails from strangers could contain viruses or programs to hijack your Internet connection or damage your computer.
- Don't send personal/confidential information via your e-mail account. E-mail messages are NOT secure.

Shop and bank safely online:

- Before giving your credit card number or other financial information to a business, make sure that the merchant has a secure transaction system. Most internet browsers indicate when you are using a secure internet link. To check to see if a Website is secure look for:
 - A website address that starts with <https://> or
 - An icon, often a lock or an unbroken key, at the bottom right corner of the screen.
- Fake or "spoof" websites are designed to trick consumers and collect their personal information. Be cautious when clicking on a link or an un-known Website or unfamiliar e-mail. The link may take you to a fraudulent site.
- Pay your bills through your trusted bank vendor and shop online through a secure site like PayPal.