

NORFOLK POLICE DEPARTMENT

1. Contact the three major credit bureaus listed on the back of this brochure to report the fraud. They will put a fraud alert on file. Also, ask for a current copy of your credit report.
2. Contact your mortgage, credit card, telephone and utility companies to let them know that you are a victim.
3. Contact your banks and other financial institutions to advise them of the fraud.
4. Change your passwords and PIN numbers.
5. Contact the Norfolk Police Economic Crimes Section to file a report.
6. If your bank or credit card accounts have been compromised, close them immediately and open new ones.
7. If your Social Security Number was used, contact the Social Security Fraud Hotline.
8. Contact the U.S. Postal Inspector if your identity was used as a result of stolen mail.

Equifax Credit Bureau

1-800-525-6285

Experian Information Solutions

1-888-397-3742

Trans Union Credit Bureau

1-800-680-7289

Federal Trade Commission

Identity Theft Hotline

1-877-438-4338

www.ftc.gov

Social Security Fraud Hotline

1-800-269-0271

www.ssa.gov

Opt-out of pre-screened credit approvals

1-888-567-8688

United States Postal Inspection Service

1-202-268-2284

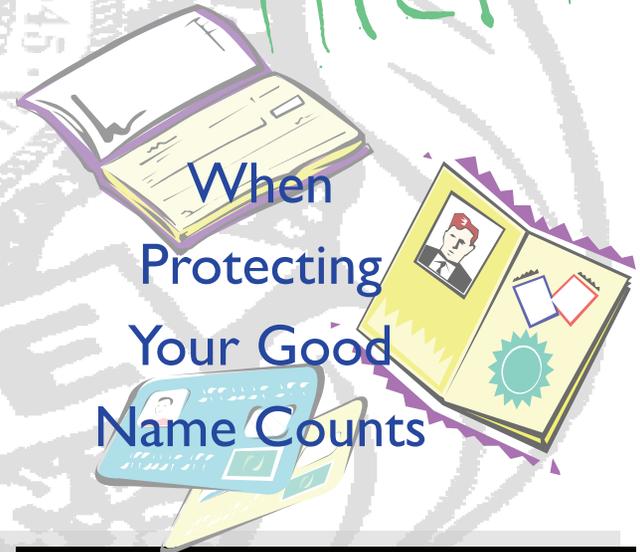
www.usps.gov/websites/depart/inspect/

For more information, contact the
Norfolk Police Economic Crimes Section
757-664-7018

Norfolk Police Department
Crime Prevention Section
2500 N. Military Highway
Norfolk, Virginia 23502
757-664-6901

PD-CrimePrevention@norfolk.gov

IDENTITY THEFT



When
Protecting
Your Good
Name Counts

CRIME PREVENTION SECTION

*Leading the way for
a safer community*

Don't be a victim!

*Protect yourself from identity theft by
remaining alert, especially when*

*someone else
is handling
your personal
information.*

Be alert.



Identity Theft Defined

Identity theft occurs when someone pretends to be YOU! It can be done by acquiring key pieces of personal identification information such as your name, address, date of birth, and social security number in order to impersonate you to commit fraud. The imposter can apply for credit cards, buy cars, commit crimes, obtain a passport, edit your financial accounts, open new bank accounts, apply for loans, rent apartments, establish services with utility and telephone companies, etc.

Identity Theft Is a Crime

Virginia State Code 18.2-163.3 states that it shall be unlawful for any person, without authorization or permission of the person, to use their identity to commit fraud, obtain services or goods, obtain identification documents or records and to use those information. This offense is a Class-I misdemeanor; unless a financial loss equals \$200.00 or more, then it becomes a Class-6 felony, which is punishable by at least a year and no more than five years in jail and/or a fine of not more than \$2,500.00. Also, any person found guilty of this offense shall be ordered to make restitution. In addition, the thief can be charged along with any other crimes committed while using your identity.

The Warning Signs

Often there are no warning signs of your identity being stolen. However, here are some signs to look out for:

- * Your monthly credit card and bank statements stop arriving.
- * You are declined credit for no reason.
- * You start getting bills from companies you don't recognize.

How Thieves Steal Your Identity

Anyone can become a victim of identity theft. Avoid being a victim by recognizing the variety of methods identity thieves use to steal personal information.

-Insiders: Dishonest employees with access to computer terminals connected to credit reporting agencies or credit report vendors are to look out for. They might seek out names similar to theirs or just someone with good credit. They might even sell copies of your credit report.

-Dumpster Diving: Thieves rummage through the trash looking for canceled checks, bank statements, pre-approved credit card applications, and any paperwork with your personal information on it.

-Old-fashioned Stealing : This involves stealing wallets and purses, mail, including bank and credit card statements, preapproved credit offers, and new checks or tax information. Stealing personal records or bribing employees who have access to your personal information can be done, too.

-"Phishing": This kind of scam occurs when thieves pretend to be financial institutions or companies and send spam or pop-up email messages to get you to reveal your personal information.

-Skimming: Thieves steal credit and/or debit card numbers by using a special storage device when processing your card. Very often, this device is installed on the front of ATM machines and it is designed to look like a part of that machine - you probably will not even know the difference.

-Changing Your Address: Thieves can divert your billing statements to another location by completing a Change of Address form without your knowledge.

-Pretexting: False pretenses can be made to obtain your personal information from financial institutions, telephone companies, and other sources.

Protect Yourself

Personal Information

- ⊕ Never carry your Social Security card with you. Write down your number and put it in your wallet.
- ⊕ Social Security number or phone numbers should not be put on checks.
- ⊕ Keep all personal information in a secure place at home, i.e., a fire-proof safe.
- ⊕ Shred all personal documents before throwing them in the trash.
- ⊕ Don't give your information over the phone, through the mail or over the Internet to anybody you do not know.
- ⊕ Never click on links sent in unsolicited emails or pop-ups. Instead, type in the web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer.

Financial Information

- ⊕ Know what's on your credit report. Get a report every year from the three national credit report agencies (listed on the back).
- ⊕ Keep financial records out of sight.
- ⊕ Check monthly credit card and bank statements for any unauthorized purchases.
- ⊕ Unless your mailbox is secure, use the post office to mail your payments.
- ⊕ When you apply for a new credit card, keep a look out for it in the mail. If it doesn't arrive within an appropriate time, call the credit card company.