

Identity Theft

How Identity Thieves Obtain Your Personal Information

- Stealing wallets and purses
- Dumpster Diving- Rummaging through your trash
- Stealing mail
- Completing a “Change of Address Form” to divert your mail to another location
- Skimming your credit or debit card through a special device that stores your account information.
- Taking your information from a business or institution.
- Stealing information from your home.
- Scamming information from you by posing as a legitimate person or government official.
- By requesting you provide your personal information via e-mail.

Protect Yourself from Identity Theft with These Tips

- Do not carry your Social Security card or number in your wallet or purse.
- Minimize the number of credit cards you carry.
- Shred discarded personal records and documents.
- Deposit outgoing mail in post office boxes instead of from unsecured mailbox.
- Remove mail from your mailbox promptly.
- If you receive an e-mail that asks for your personal or financial information, DO NOT reply or click on the link in the message.
- Only shop at Internet sites you trust.
- If you are not interested in pre-approved credit offers, opt out of receiving them
-Call 1-888-5-OPT-OUT
- Review your bank and credit card statements carefully as soon as you receive them.
- Don't give out personal information on the phone, through mail, or over the internet- unless you've initiated the contact or are sure you know who you are dealing with.
- Order a copy of your credit report every year and review it carefully.



PROTECTING CITIZENS FROM IDENTITY THEFT

Prevention:

- Only give a Social Security Number when it is absolutely necessary.
- Never carry a Social Security card in a wallet or a purse.
- Destroy all documents that contain personal information, such as account statements, old credit cards and receipts.
- Always keep PIN numbers a secret and never write them down.
- Always check credit card statements for any discrepancies.
- Check your credit report yearly for any errors- You are allowed one free credit report each year.
- Have the post office to hold your mail if you are going out of town.
- Do not download files or open e-mail attachments from an unknown source.
- Avoid using an automatic log on feature on the computer.
- Before disposing of an old computer, have the hard drive reformatted to “wipe” or overwrite your hard drive.

Reporting Identity Thefts:

- Contact the local police to file a police report – Request a copy of the police report.
- The Federal Trade Commission (FTC) offers an ID Theft Affidavit that can be obtained by calling 1-877-438-4338 or by visiting www.consumer.gov/idtheft.
- Contact all Three credit Bureaus
 - Equifax 1-800-685-1111 or www.equifax.com
 - Experian 1-888-397-3742 or www.experian.com
 - TransUnion 1-800-916-8800 or www.transunion.com
- Contact the Social Security Administration to advise them of the situation.
- Close all tampered accounts.
- Keep detailed records with dates and conversations – Follow up all conversations with a letter sent by certified mail with return receipt requested.
- Obtain a copy of your credit report.

**TO OBTAIN A FREE ANNUAL COPY OF YOUR CREDIT
REPORT CONTACT:**

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-8228
www.annualcreditreport.com

OTHER USEFUL RESOURCES:

FEDERAL TRADE COMMISSION (FTC)
www.consumer.gov/idtheft

U.S. DEPARTMENT OF JUSTICE (DOJ)
www.usdoj.gov

U.S. POSTAL INSPECTION SERVICE
www.usps.com/postalinspectors

WISCONSIN DEPARTMENT OF JUSTICE
Consumer Protection Hotline
1-800-998-0700
(608)266-1852
www.doj.state.wi.us



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