

Arlington Heights Police Department

IDENTITY THEFT PREVENTION



Identity Theft involves acquiring key pieces of someone's identifying information such as name, address, date of birth, social security number and mother's maiden name, in order to impersonate them. The thief can use this information for a variety of frauds – taking over the victim's financial accounts, opening new accounts, applying for loans and credit cards, purchasing vehicles and homes, renting apartments and establishing accounts for utility or phone services. Victims of **Identity Theft** lose more than money; they lose peace of mind. Victims often spend dozens of hours working with creditors, credit reporting agencies, financial institutions and law enforcement to reclaim their good names and credit records. The recovery process can take months – even years. Follow these tips to prevent an offender from becoming **YOU!**

-  Do not give out your social security number unless necessary – and do not carry your card in your purse or wallet.
-  Carry only the ID and credit cards you need.
-  Report all lost or stolen credit cards immediately.
-  Do not give personal information over the phone unless you initiate the call.
-  Do not transmit personal information over the Internet unless it is a secure site.
-  Do not reveal personal information in e-mails or discussion forums.
-  Mail outgoing bills at the post office; do not put them in your home mailbox.
-  Empty your mailbox as soon as possible.
-  Shred documents containing personal information before discarding.
-  Eliminate pre-approved credit card applications by calling 1-800-OPT-OUT.
-  Enroll in direct deposit.
-  Know when your account statements are mailed, and report discrepancies and late or missing statements.
-  Order your credit report every year from the three credit reporting agencies. By law you are entitled to one free report a year from each of the agencies.

A fast response to **Identity Theft** is the best way to minimize the damage to your name and financial health. It is recommended that you immediately take the following steps:

-  Report fraud by phone and in writing to all creditors.
-  Place a fraud alert or freeze on your credit report with all three credit bureaus.
-  File a police report.
-  Alert your banks to flag your accounts and contact you to confirm unusual activity.
-  Keep a log of all your contacts and make copies of all documents.