

Don't be a Victim of Identity Theft

What is it: Identity theft happens when a criminal obtains data that personally identifies you and then uses that for an illegal purpose - typically theft. The thief takes advantage of your good credit rating, and leaves behind bad credit in your name. Identity theft is a felony under Washington State Law ([RCW 9.35.020](#)). Identity theft may be reported where the victim resides or where the offense took place.

The Identity Thief Gets Your Information By:

- Stealing your purse or wallet. They are frequently stolen from shopping carts in supermarkets.
- Stealing mail from your mailbox to obtain newly issued credit cards, bank and credit card statements, pre-approved credit offers, or tax information.
- Accessing your credit report fraudulently by posing as an employer, loan officer, or landlord and ordering a copy.
- Dumpster diving in trash containers for discarded credit card receipts and loan applications.

Identity Theft Prevention Tips

- Reduce the number of cards you carry. Don't carry your social security card, birth certificate or passport, except when needed.
- Shred, tear, or cut up papers with personal information - charge receipts, bank statements, expired credit cards, and credit offers.
- Get a copy of your credit report at least once a year to check for errors. Follow up if problems are found.
- Carefully review your credit bills for any unauthorized charges.
- Do not give out personal information over the phone unless you have placed the call and know the business.
- Pay attention to your billing cycles. Follow up with creditors if your bills don't arrive on time. A missing credit card bill could mean an identity thief has changed your billing address to cover his tracks.
- Guard your mail from theft. Deposit outgoing mail at the post office or through the mail room at work. Remove mail from your mailbox as soon as possible. Consider a locking mail

box, perhaps with your neighbors. Use a post office box for incoming mail.

- When working on a computer never:
 1. enter personal information into a pop-up box,
 2. reply to an official looking e-mail by using the "reply" box, or
 3. enter any personal information unless you are sure the site is secure and the information is necessary.

4. Be cautious about where you leave personal information in your home, especially if you have roommates, employ outside help, or are having service work done in your home.

Bank Card Skimming

- Card skimming is the theft of credit or debit card information used in an otherwise legitimate transaction. The rate of this crime is on the rise throughout the United States and Europe, with losses reported at over one billion dollars per year.

What to do if You are a Victim

- Contact the fraud departments of each of the three major credit bureaus. Tell them you are an identity theft victim. Request that a "fraud alert" be placed in your file. At the same time, order copies of your credit reports. The three major credit bureaus are: Equifax 1-800-525-6285 Experian 1-888-397-3742 Trans Union 1-800-680-7289

- If you call 1-888-567-8688, you can have yourself removed from all pre-screened credit card offers. This one number allows you to opt out under all three bureaus.

- Contact the creditors for any accounts that have been tampered with or opened fraudulently. Creditors can include credit card companies, phone companies and other utilities, banks and other lenders.

- File a report with your local police or the police in the community where the identity theft took place. Obtain a copy of all police reports. Some police and sheriff departments have been known to refuse to write reports on such crimes. Be persistent.

- To remove yourself from national direct mailing lists, write:

- DMA Mail Preference Servic
- P.O. Box 900
- Farmingdale, NY 11735-9008

- To remove yourself from telemarketing lists write:

- DMA Telephone Preference Servic
- P.O. Box 901

- Farmingdale, NY 11735-9014
- Or visit their web site at www.the-dma.org