

21ST CENTURY THIEVES

Identity theft is one of the fastest growing crimes in the United States and the world. Increasing technology makes our everyday life simpler in many ways, but it also makes life easier for thieves and con-artists who want to make a quick buck at your expense. In a short period of time with just a little bit of creatively obtained information, identity thieves can obtain thousands of dollars in money, products and services, wreck your credit and create a financial tangle that may take months or years to unravel. Even once the fraud is discovered, identifying and prosecuting the guilty parties is often difficult or impossible. Here are some ways to protect yourself and what to do if you are a victim.

REPORTING IDENTITY THEFT

VMI POLICE DEPARTMENT

540-463-9177 OR BY CALLING 911

ROCKBRIDGE COUNTY SHERIFF'S OFFICE

540-463-7328

LEXINGTON POLICE DEPARTMENT

540-462-3705

VIRGINIA STATE POLICE 6TH DIVISION

1-800-542-5959

SOCIAL SECURITY FRAUD HOTLINE

800-269-0271

VA DEPT. OF MOTOR VEHICLES FRAUD HOTLINE

804-497-7100

U.S. POSTAL SERVICE INSPECTIONS DIVISION

1-877-876-2455

FEDERAL TRADE COMMISSION

IDENTITY THEFT HOTLINE

877-438-4338

WWW.CONSUMER.GOV/IDTHEFT

U.S. DEPARTMENT OF JUSTICE OFFICE FOR VICTIMS

800-851-3420

WWW.IDTHEFT.GOV

CREDIT BUREAUS

EQUIFAX: 800-525-6285

EXPERION: 888-397-3742

TRANS UNION: 800-680-7289

Virginia Military Institute
Police Department

IDENTITY

THEFT

IF IT
HAPPENS TO
YOU...

PREVENTING THEFT

- Shred all paperwork with personal or financial information on it before throwing it in the trash.
- Do not give out any personal information over the phone or the internet.
- Remove your name from the marketing lists of the three credit reporting bureaus.
- Monitor and review your credit report. You can order one free credit report annually by calling 1-877-322-8228 or www.annualcreditreport.com.
- Do not carry your social security card, passport, or spare credit cards with you.
- Don't put your social security number, phone number or driver's license number on your checks.
- Keep current anti-virus software on your computer. Use deletion software before discarding computers or cell phones
- Mail all payments with checks or credit card numbers inside at the post office rather than leaving them in a mail box.
- Write "Please Request ID" on the back of credit and debit cards, rather than signing



RECOGNIZING THEFT

- Mistakes on your bank, credit card or other account statements
 - Mistakes on statements from your insurance company
 - Mistakes on your credit report
 - Businesses unexpectedly decline your checks
 - You are unexpectedly denied a loan or job
- Bills for products or services you didn't order
- Your bills or account statements don't arrive on time
- Calls from debt collectors about debts that don't belong to you
- The IRS notifies you that more than one tax return was filed in your name
- You receive notice of a data breach at a company where you have an account
- You are arrested for a crime you know nothing about
- You receive notice from the postal service that your mail is being forwarded.



RESPONDING TO THEFT

- Notify law enforcement. Most creditors will require that you file a police report before they remove and fraudulent charges or accounts.
- File a complaint with the Federal Trade Commission. Print a copy of the FTC Affidavit and keep it with a copy your police report.
- Call any one of the three national credit reporting agencies and ask for a fraud alert on your credit report. They will then notify the other two companies.
- Order a copy of your credit report from each of the three companies. If you see mistakes or frauds, contact that reporting company.
- Contact all of your creditors and left them know that you have been a victim of identity theft. This includes credit cards, student loan, auto loan and mortgage companies.
 - Change your passwords and PIN numbers immediately.
 - Close any account that has been tampered with and open a new one.
- Report stolen checks to your bank.