

Protect  
yourself  
from

# Identity Theft



- **How to prevent it**
- **What to do if it happens to you**



Information from the Washington  
Township Substation of the  
Montgomery County Sheriff's Office.

# Protect Yourself from Identity Theft



Identity theft occurs when a criminal obtains and uses a consumer's personal information to purchase goods or services fraudulently. Generally, criminals will do this by opening new accounts in your name, purchasing products, and then leaving you to pay the bill. Now more than ever, consumers need to be proactive about protecting their personal information.

## Two Key Steps for Preventing Identity Theft

Monitoring your credit card statements and credit reports are two of the most important steps you can take to safeguard your credit identity. The Ohio Attorney General recommends that you:

- 1 Thoroughly and regularly review your credit card and bank statements, utility bills and insurance statements for unusual activity or purchases. Immediately contact the company if an item looks suspicious.
- 2 Monitor your credit report. Order a copy of your credit report annually from each of the three national credit-reporting agencies:

**Equifax** 800-685-1111 or [www.equifax.com](http://www.equifax.com)

**Experian** 888-EXPERIAN (397-3742) or [www.experian.com](http://www.experian.com)

**TransUnion** 877-322-8288 or [www.transunion.com](http://www.transunion.com)



## Identity Theft Prevention Tips

- Remove your name from the marketing lists of the three credit-reporting agencies to limit the number of pre-screened credit offers you receive by mail. Opt out of all three by calling one of these numbers: 800-353-0809 or 888-567-8688.
- Contact the Direct Marketing Association to have your name, home address, email address and home phone number removed from the association's member lists for five years.

### Reduce Mail:

Mail Preference Service  
Att: Dept. 9301235  
Direct Marketing Association  
P.O. Box 643  
Carmel, NY 10512



**Reduce Email:** [www.e-mps.org](http://www.e-mps.org)

### Reduce Telemarketing:

Telephone Preference Service  
Att: Dept. 9301664  
Direct Marketing Association  
P.O. Box 282  
Carmel, NY 10512

Or you can register online for these services at [www.the-dma.org](http://www.the-dma.org).

- Reduce the number of credit cards you use. Carry only one or two in your wallet.
- Cancel all unused credit card accounts. Although you do not use them, their account numbers are recorded in your credit report, which is full of data that can be used by identity thieves.

More tips ►

# Protect Yourself

## More Prevention Tips

- Keep a list or photocopy all of your credit cards, account numbers, expiration dates and phone numbers of the customer service and fraud departments in a secure place so you can contact them quickly in case your cards are lost or stolen. Do the same with your bank accounts.
- Request in writing that your credit card companies remove your name from lists that may be sold or shared with other companies. If your credit card issuers send random-issue convenience checks, request in writing to be removed from the mailing list. Credit card convenience checks are easy prey for thieves.
- Watch the mail when you are expecting a new credit card. Immediately contact the issuer if the card does not arrive.

## Social Security Numbers

91 54 601

- Your Social Security number is the key to your banking and credit card accounts as well as your insurance and health benefits, making it a prime target of identity thieves.
- Release your Social Security number only when absolutely necessary or required by law.
  - Do not carry your Social Security card in your wallet. Keep it at home in a safe and secure place.
  - If you think an identity thief is using your Social Security number, call the fraud hotline at 800-269-0271.



## Passwords and PINs



- When creating passwords and personal identification numbers (PINs), do not use the last four digits of your social security number, your birth date, middle name, mother's maiden name, pet's name, address, consecutive numbers, or anything else that could be easily discovered.
- Memorize all of your passwords and PINs. Do not record them on anything in your wallet or purse.
- Ask your financial institution to add extra security protection to your account. Most will allow you to use an additional code for accessing your account.
- Shield your hand when using your PIN at a bank ATM or when making long-distance phone calls with your phone card to prevent others from seeing.

## Responsible Information Handling



- Do not throw credit card statements, bills, insurance papers or bank statements in the trash unless they have been shredded or destroyed first.
- When making credit card purchase from a retailer, ask for credit card carbons if carbon-less forms have not been used. Avoid paying by credit card if you think the business does not use adequate safeguards to protect your personal information.
- Always take credit card and ATM receipts with you. Never toss them in a public trash container.
- Store canceled checks in a safe place where they can't get in the wrong hands.



## Use Caution When Providing Information



Always exercise caution about providing personal identifying information. Your information is reproduced and sold in countless ways. Magazines, credit card companies, clubs, organizations, charities, manufacturers, and retailers make lists of their subscribers, customers, members and donors available for a fee.

- Be careful before you use a credit card on the internet or provide personal information – such as date of birth or social security number – on an electronic application.
- Be careful when sending mail-in rebates, surveys, or warranty cards; entering drawings or sweepstakes; donating money; and even subscribing to magazines.
- Never give personal or financial information over the phone to anyone who calls to solicit a purchase or donation. Check first with your local Better Business Bureau or the Attorney General's Office.
- Be wary of anyone calling to "confirm" personal or financial information. Often, these are criminals trying to obtain those facts.

## If Your Purse or Wallet is Stolen



- Immediately file a police report and send copies of the report to your bank, credit card companies and insurance company.
- Cancel credit card and bank accounts and have new accounts opened with new numbers.
- Report lost or stolen credit cards in writing to all three national credit-reporting agencies – TransUnion, Experian and Equifax. You may add a "victim statement" to your records explaining the circumstances under which your cards were lost or stolen. You may also ask to be contacted before any new credit is granted in your name. (Agency contact information is listed on page 2.)

## If Identity Theft Occurs



- Immediately file a police report and send copies of the report to your bank, credit card companies and insurance company.
- Cancel credit card and bank accounts and have new accounts opened with new numbers.
- Contact creditors for any accounts that have been tampered with or fraudulently used.
- Contact the fraud department of each of the three national credit bureaus. Add a "fraud alert" to your credit file to aid in the prevention of further fraudulent activities. To report fraud, call:

**Equifax** 888-766-0008

**Experian** 888-EXPERIAN (397-3742)

**TransUnion** 800-680-7289



## **Montgomery County Sheriff's Office**

Washington Township Government Center  
8200 McEwen Rd.  
Dayton, Ohio 45458  
433-0152  
[www.washingtontwp.org](http://www.washingtontwp.org)

Contact the sheriff's office:

- To report identify theft in Washington Township
- To request a speaker on identity theft

## **The Federal Trade Commission**

The FTC has established procedures for victims to file a complaint and notify appropriate law enforcement agencies and credit bureaus.

Federal Trade Commission  
Consumer Response Center  
Washington, D.C. 20580

[www.ftc.gov](http://www.ftc.gov)

Toll free: 877-FTC-HELP (382-4357)

## **Attorney General – State of Ohio**

Provides information about identity theft.

Consumer Protection Section  
30 E. Broad St., 14th Fl.  
Columbus, Ohio 43215-3400

[www.ag.state.oh.us](http://www.ag.state.oh.us)

Toll-Free Consumer Protection Line  
800-282-0515

