

• Be conscious of normal receipt of routine financial statements. Contact the sender if they are not in the mail.

• Notify your credit card companies and financial institutions in advance of any change of address or phone #’s.

• Never loan your credit cards to anyone else.

• Never put your credit card or any other financial account number on a postcard or on the outside of an envelope.

• If you applied for a new credit card and it hasn’t arrived in a timely manner, call the bank or credit card company involved.

• Report all lost or stolen credit cards immediately.

• Closely monitor expiration dates on your credit cards. Contact the credit card issuer if replacement cards are not received prior to the expiration dates.

• Beware of mail or telephone solicitations disguised as promotions offering instant prizes or awards designed solely to obtain your personal information or credit card numbers.

INTERNET AND ON-LINE SERVICES

• Use caution when disclosing checking account numbers, credit card numbers or other personal financial data at any Web site or on-line service location unless you receive a secured authentication key from your provider.

• When you subscribe to an on-line service, you may be asked to give credit card information. When you enter any interactive service site, beware of con artists who may ask you to “confirm” your enrollment service by disclosing passwords or the credit card account number used to subscribe. Don’t give them out!

INFORMATIONAL WEB SITES

Federal Trade Commission
www.consumer.gov/idtheft

1-800-IDTHEFT
 Annual Credit Report Request Service
www.annualcreditreport.com

1-877-322-8228
 Privacy Rights Clearing House
www.privacyrights.org

FTC’s Do Not Call Registry
www.donotcall.gov
1-888-382-1222

U.S. Postal Inspection Service
www.usps.com/postalinspectors
 Remove you name from national mailing list
www.the-dma.org

Identity Theft Resource Center
1-858-693-7935
www.idtheftcenter.org

Moultonborough Police Department
P.O. Box 121

1035 Whittier Highway (Route 25)
Moultonborough, NH 03254
(603)476-2400

www.moultonboroughpd.com

IDENTITY THEFT
A QUICK REFERENCE GUIDE



MOULTONBOROUGH POLICE DEPARTMENT

RSA 638:26 IDENTITY FRAUD

I. A person is guilty of identity fraud when the person:

(a.) Poses as another person with the purpose to defraud in order to obtain money, credit, goods, services, or anything else of value;

(b.) Obtains or records personal identifying information about another person without the express authorization of such person, with the intent to pose as such person;

(c.) Obtains or records personal identifying information about a person in order to assist another to pose as such person; or

(d.) Poses as another person, without the express authorization of such person, with the purpose of obtaining confidential information about such person that is not available to the general public.

II. Identity Fraud is a class A felony.

Product of the Moultonborough Police Association

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. This information enables the identity thief to commit numerous forms of fraud which include, but are not limited to, taking over the victim's financial accounts, opening new bank accounts, purchasing automobiles, applying for loans, credit cards and social security benefits, renting apartments, and establishing services with utility and phone companies.

What to do if you become a victim:

- Set up a folder to keep a detailed history of this crime.
- Keep a log of all your contacts and make copies of all documents.
- Contact all creditors, by phone and in writing to inform them of the problem.
- Notify the US Postal Inspector if your mail has been stolen or tampered with:

US Postal Inspection Service

Northeast Division

425 Summer Street, 7th Floor

Boston, MA 02210-1736

(617) 556-4400

www.usps.gov/websites/dep/inspect

- Contact the Federal Trade Commission to report the problem:

- **www.consumer.gov/idtheft** The FTC is the federal clearinghouse for complaints by victims of identity theft. The FTC helps victims by providing information to help resolve financial and other problems that could result from identity theft. Their hotline telephone number is **1-877-IDTHEFT (438-4338)**.

Sample "Courtesy Notice"
(Date)
Dear (Creditor Name/Collection Agency Name):
On (Date), I received your letter demanding payment of (\$\$ amount). I did not open this account and incur this unpaid balance. Someone, other than myself, wrongfully used my personal information to obtain a line of credit/services to someone, other than myself. <u>Your company is a victim and should file a police report in the appropriate jurisdiction.</u>
You are hereby notified that on (Date), I filled an identity theft report with the Moultonborough Police Department. The case# is: (____ - ____ - ____), a copy of which can be obtained by contacting the Moultonborough Police Department at (603)476-2400.
Closing,
(Your name and address)

- Call each of the three credit bureaus' fraud units to report identity theft. Ask to have a "Fraud Alert/Victim Impact" statement placed in your credit file asking that creditors call you before opening any new accounts.
- Request that a copy of your credit reports be sent to you.

CREDIT BUREAUS

EQUIFAX www.equifax.com

P.O. Box 74021, Atlanta, Georgia 30374-0241

To order your report, call 1-800-685-1111

To report Fraud, call 1-800-525-6285

EXPERIAN www.experian.com

P.O. Box 9532, Allen Texas 75013

To order your report, call 1-888-397-3742

To report Fraud, call 1-888-397-3742

TRANS UNION www.transunion.com

P.O. Box 6790, Fullerton, CA 92834-6790

To order your report, call 1-800-916-8800

To report Fraud, call 1-800-680-7289

- Alert your banks to flag your accounts and contact you to confirm any unusual activity. Request a change of PIN and a new password.
- If you have any checks stolen or bank accounts set up fraudulently, report it to the following companies:
 1. **SCAN-** (800) 262-7771
 2. **TeleCheck-** (800) 710-9898
 3. **Chexsystems-** (800) 428-9623
 4. **Equifax Telecredit-** (800) 437-5120
- **Social Security Administration's Fraud Hotline** 1-800-269-0271.
- Contact the Department of Motor Vehicles to see if another license was issued in your name. If so, request a new license number.
- Obtain description of suspect (if known).

- Complete an ID Theft Affidavit

PREVENTIVE ACTIONS

- Promptly remove mail from your mailbox after delivery.
- Deposit outgoing mail in post office collection mailboxes or at your local post office. Do not leave in unsecured mail receptacles.
- Never give personal information over the telephone, such as your social security number, date of birth, mother's maiden name, credit card number, or bank PIN code, unless you initiated the phone call. Protect this information and release it only when absolutely necessary.
- Shred pre-approved credit applications, credit card receipts, bills and other financial information you don't want before discarding them in the trash or recycling bin. Call **1-888-5-OPT-OUT** to stop credit cards offers from being mailed to you.
- Empty your wallet of extra credit cards and ID's, or better yet, cancel the ones you do not use and maintain a list of the ones you do.
- Order your credit report from the three credit bureaus once a year to check for fraudulent activity or other discrepancies.
- Never leave receipts at bank machines, bank counters, trash receptacles, or unattended gasoline pumps. Keep track of all your paperwork. When you no longer need it, destroy it.
- Memorize your social security number and all your passwords. Do not record them on any cards or on anything in your wallet.
- Sign all new credit cards as (SEE ID).
- Save all credit card receipts and match them against your monthly bills.