

WATCHOUT



DELHI TOWNSHIP POLICE NEIGHBORHOOD WATCH

Spring 2007

HOW TO PROTECT YOURSELF FROM IDENTITY THEFT:

- Order a copy of your credit report once a year from each of the three national credit-reporting agencies (Trans Union, Experian, and Equifax) to check for inaccuracies and fraudulent use of your accounts. Monitoring your credit card statements and your credit report are the most important steps you can take to safeguard your credit identity.
 - To order your report from Equifax, call (800) 685-1111, or go to www.equifax.com.
 - To order your report from Experian, call (888) Experian (397-3742), or go to www.experian.com.
 - To order your report from Transunion, call (800) 916-8800, or go to www.transunion.com.
- Remove your name from the marketing lists of the three credit reporting agencies; this will limit the number of pre-screened offers of credit you receive in the mail. To do this, call the Credit Reporting Industry opt-out phone number. The three major credit bureaus use the same toll-free phone numbers for this service. (800) 353-0809 or (888) 567-8688.
- Another way to remove your name, home address, and home telephone number from many mailing and telephone lists is through the Direct Marketing Association. This free service is only available for individuals and "home" addresses (not businesses). You will be removed from the Direct Marketing Association member lists for five years.

To decrease the amount of national nonprofit or commercial mail you receive at home, contact:

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

To reduce the amount of unsolicited e-mail you receive, contact:

- Direct Marketing Association
E-mail Preference Service
www.e-mps.org

To receive fewer unsolicited telemarketing calls, you can register for the Direct Marketing Association's Telephone Preference Service (TPS), which allows you to "opt-out" of national telemarketing lists. Contact:

- Telephone Preference Service
Attention: 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.



HELPFUL SUGGESTIONS ON HOW TO PROTECT YOUR IDENTITY:

- Do not throw out credit card statements, bills, insurance papers, or bank statements where a criminal could retrieve them from the trash. If you must throw them out, first shred or destroy them.
- When making a credit card purchase from a retailer, ask for credit card carbons if the retailer is not using carbonless forms.
- Reduce the number of credit cards you actively use. Carry only one or two credit cards in your wallet.
- Cancel all unused credit card accounts. Even though 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.
- Keep a list or photocopy of your credit cards, account numbers, expiration dates, and telephone numbers of the customer service and fraud departments in a secure place (not in your wallet or purse) so you can quickly contact your creditors in case your cards are lost or stolen. Do the same with your bank accounts.
- Always take credit card and ATM receipts with you. Never toss them in a public trash container.
- Request (in writing) that the issuer for each of your credit cards remove your name from marketing and promotional lists that may be sold or shared with other companies. Also, if any of 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 identity thieves to steal and use. Often, the consumer is unaware that the checks were even issued.
- Watch the mail when you are expecting a new credit card. Immediately contact the issuer if the credit card does not arrive.
- Be careful before you use a credit card on the Internet or before providing personal information (such as your Social Security Number or date of birth) on an electronic application.
- Never give out person or financial information over the phone to anyone who calls to solicit a purchase or donation. Before making any transaction, check with your local Better Business Bureau or the Attorney General's Office to check the company's business and complaint history.
- Be wary of anyone calling to "confirm" personal or financial information. Often these are criminals trying to obtain those facts under the disguise of "confirmation."
- Thoroughly review your credit card statements, bank statements, utility bills, and insurance bills and statements for any unusual activity, purchases, or charges. Immediately contact the company if an item looks suspicious, or if there is a purchase you don't recall making.

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 to the three national credit-reporting agencies in writing (Trans Union, Experian, and Equifax). This is important because if a criminal attempts to fraudulently charge your accounts, you will have established a written record with the credit-reporting agencies of the theft of loss of your cards. You may add a "victim statement" to your records explaining the circumstances under which your cards were lost or stolen. This may protect your credit if fraudulent charges are made to your accounts. You may also ask to be contacted before any new credit is granted in your name.

IF YOU ARE A VICTIM OF IDENTITY THEFT:

- Immediately contact the police and file a police report. Notify your bank and credit card companies of the fraud. Send copies of the police report to your bank and credit card companies.
- Immediately cancel credit card and bank accounts and have new accounts opened with new numbers.
- Contact the creditors of 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.
 - **Experian- to report a fraud, call: (888) Experian (397-3742)**
 - **Equifax – To report fraud, call: (800) 525-6285.**
 - **TransUnion – To report fraud, call: (800) 680-7289.**

For information on the Delhi Police Department Blockwatch Program Contact:

Sgt. Jim Howarth or Sgt. Jeff Braun

(513) 922-0060