

## **WHAT IS IDENTITY THEFT?**

An identity thief obtains some piece of your personal information such as your bank account number, credit/debit card number and/or your Social Security Number (SSN) and uses that information to commit fraud or theft.

## **HOW IDENTITY THEFT OCCURS**

Thieves steal your personal information by:

- Rummaging through trash looking for bank statements, credit card offers, etc.
- Stealing credit/debit cards
- Stealing credit/debit card account numbers
- Stealing wallets and purses
- Stealing or diverting mail to a different location
- Stealing personal information during burglaries
- Scamming information by posing as a legitimate business person or government official
- Scamming information through electronic mail by posing as a well known business or bank
- Illegally obtaining credit reports by posing as a potential employer or landlord
- Stealing employment records from businesses

## **ONCE YOUR IDENTITY HAS BEEN STOLEN**

Once thieves have stolen your personal information, they now have all they need in order to commit theft, fraud or other crimes using your name. These crimes include:

- Use your credit/debit cards to go on spending sprees.
- Open new credit accounts using your name, SSN and date of birth. When they don't pay the bills, your credit takes the hit.
- Change the mailing address on your credit account, then the imposter runs up charges on your account.
- Take out loans using your name, SSN and date of birth.
- Establishing phone/wireless phone service using your information
- Counterfeit checks and credit/debit cards to drain your accounts.
- Open a bank account in your name and write bad checks on the account
- Rent apartments or houses using your name and credit.
- Give your name to police during an arrest. If they are released and miss their court date, an arrest warrant may be issued in your name.

## **ARE YOU A VICTIM OF IDENTITY THEFT?**

The earlier that you discover that you are a victim of identity theft the easier it will be to repair the damage to your credit and get your finances back in order. The following tips will aid you in early detection.

- Monitor the charges on all of your credit accounts. If there are charges that you did not make, it is important that you dispute the charges as soon as possible.
- Failing to receive bills or other mail may signal that mail has been stolen or the thief may have changed your address.
- Receiving credit cards that you did not apply for.
- Denial of credit for no apparent reason.
- Receiving calls from debt collectors or other companies about services or merchandise that you did not purchase.
- Monitor your credit report on at least a yearly basis. Accounts opened by thieves are likely to show up on your credit report. The three major credit bureaus are required to give you a free copy of your credit report every year.
- Report any instances of identity theft or fraudulent account activity to the Woodinville Police (for Woodinville residents) or to your local law enforcement agency (where you live) by calling 911.

## PREVENTION TIPS

- Check your credit report at least yearly.  
To order your credit reports:

### Equifax

[www.equifax.com](http://www.equifax.com)  
1-800-685-1111

### Experian

[www.experian.com](http://www.experian.com)  
1-888-397-3742

### TransUnion

[www.transunion.com](http://www.transunion.com)  
1-800-916-8800

- Buy a cross-cut shredder and shred credit card offers, bill stubs, charge receipts or any other document that contains personal information before recycling them
- Install a United States Postal Service (USPS) approved locking mailbox, these can be purchased in banks or individually
- Deposit outgoing mail at your local post office instead of an unsecured mailbox
- Place passwords on credit card, bank accounts and other accounts. Avoid using easy to guess passwords such as mothers maiden name, last 4 digits of your SSN or your phone number.

## MORE PREVENTION TIPS

- Secure personal information inside your home
- Don't give out personal information on the phone, through the mail or over the internet *unless you initiated the contact*
- If you are leaving town, call the USPS at 1-800-275-8777 and ask for a vacation hold, or ask a trusted Block Watch neighbor or friend to pick up your mail daily
- Limit "junk mail" such as unsolicited credit card applications
- Contact TransUnion, Experian, Equifax & Innovis at 1-888-OPTOUT or [www.optoutscreen.com](http://www.optoutscreen.com) to remove yourself from pre-screened credit card offers
- Contact Marketing Lists at 1-800-407-1088 to remove yourself from marketing lists
- Contact Direct Mailers to remove your name from many national direct email lists at [www.e-mps.org](http://www.e-mps.org)
- Contact the Federal Trade Commission at [www.ftc.gov/donotcall](http://www.ftc.gov/donotcall) to avoid many unwanted phone calls from telemarketers
- Contact DMA Telephone Preference Service at [www.dmaconsumers.org/cgi/offtelephon edave](http://www.dmaconsumers.org/cgi/offtelephon edave)

# IDENTITY THEFT & PREVENTION STRATEGIES



**City of Woodinville**  
Block/Business Watch Program  
17301 133<sup>rd</sup> Avenue NE  
Woodinville, WA 98072  
425-877-2285  
[www.ci.woodinville.wa.us](http://www.ci.woodinville.wa.us)