

Other Tips

- Be cautious of offers that sound too good to be true. Criminals may use scams to get you to provide personal information. Give your SSN only when absolutely necessary. Ask to use other types of identifiers when possible.

Be Vigilant

- Order copies of your credit reports from each of the three credit bureaus each year. Pay attention to billing cycles. Check with creditors if you do not receive a bill on time.

If you become a victim:

- Immediately notify your credit card companies. Have the phone numbers readily available so you know where to call. File a police report in the jurisdiction where the fraud took place. Contact all the three national credit reporting agencies and place a fraud alert on your credit. You may also place a fraud alert on your social security number by contacting the Social Security Administration at 1-800-269-0271. Pay attention to all your bills. Look for purchases you did not make and immediately report them to your credit card company.

Credit Reporting Agencies

Equifax — www.equifax.com

To order your report, call: 800-685-1111 or write: P.O. Box 740241, Atlanta, GA 30374

To report fraud, call: 800-525-6285

TDD: 800-255-0056

And write: P.O. Box 740241, Atlanta, GA 30374

Experian — www.experian.com

To order your report, call: 888-397-3742 or write: P.O. Box 2104, Allen, TX 75013

To report fraud, call: 888-397-3742

TDD 800-972-0322

And write: P.O. Box 9532, Allen, TX 75013

TransUnion — www.transunion.com

To order your report, call: 800-888-4213 or write: P.O. Box 2000, Chester, PA 19022

To report fraud, call: 800-680-7289

TDD: 877-553-7803

And write: Fraud Victim Assistance Div. P.O. Box 6790, Fullerton, CA 92634-6790

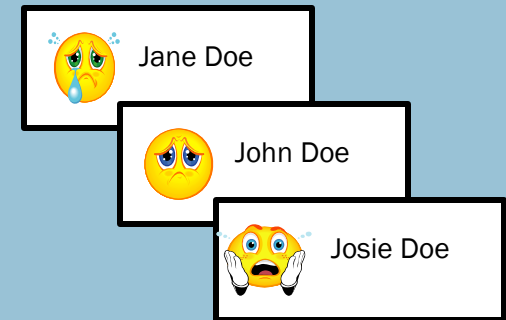
Salt Lake County Sheriff's Office
Cottonwood Heights Precinct



Identity Theft: Protecting Your Good Name

Identity Theft

Protecting Your Good Name



SALT LAKE COUNTY SHERIFF'S OFFICE

Sheriff James M. Winder

www.slsheiff.org

743-7000



Identity Theft is the fastest growing crime in America, affecting approximately 25 million new victims each year!

Nationally, incidents of Identity Theft doubled during 2006, according to the Federal Trade Commission, where 43% of their total complaints involved stealing someone's identity to commit fraud. Identity theft occurs when a criminal gets your personal information, such as your social security number, credit card, or bank account numbers, and then uses that information to make purchases or open accounts in your name.

Identify Theft costs the average victim \$1,000-2,000 and may take years to overcome. The victim may not even realize he/she has been a victim until he/she applies for a loan or a line of credit and the credit report shows problems with the victim's credit. So, what can you do to minimize your risk?

A criminal can obtain your personal information in many ways, most commonly by stealing a wallet or purse, but also by stealing mail or picking up discarded receipts or bills.

Vehicle /Residential Burglaries

Often, thieves get your personal information by breaking into your home or car.

- ◆ Keep vehicles clean of all property, including purses, wallets, and day planners.
- ◆ Keep important papers and checks in a secure place in your home, especially if you employ outside help or are having service work done in your home.
- ◆ Secure your home against burglary. (Please see our *How To Combat Burglary* brochure.)
- ◆ Shred all receipts, bills, prescription information, credit card offers, and other papers with personal information before throwing them away.

Purses & Wallets

- ◆ Keep your social security card in a safe place—not in your purse or wallet.
- ◆ Carry only the cash, identification cards and credit or debit cards that you will need.
- ◆ Keep your purse or wallet in a safe place at work.

Mail Theft

Mail Theft in Salt Lake County increased 76% in 2006 and the increase has continued into 2007. From mail, criminals can gather a significant amount of personal information. They can get addresses, names, phone numbers, and account numbers for bills, bank accounts, and credit cards.

- ◆ Mail all bills directly from the post office, never your personal mailbox.
- ◆ Retrieve mail from your mailbox as quickly as possible after delivery.

- ◆ Never leave mail in the mailbox overnight.
- ◆ Arrange to have a trusted neighbor pick up the mail while you are on vacation or have the post office hold it until you return.
- ◆ When ordering new checks have them sent to a post office or have them held at the bank for pickup.
- ◆ Shred all mail and other items that contain personal information, including credit card offers.

Your Computer

- ◆ Never give out personal information over the Internet or phone unless you have initiated the call and know you are working with a secure and reputable company.
- ◆ Update your virus protection software regularly and never open email that you are not expecting.
- ◆ Use a firewall program to avoid hackers.
- ◆ Use a secure browser to protect your online transactions.
- ◆ Look for website privacy policies to determine where you will browse.
- ◆ Delete personal information from your hard drive before discarding your computer. For more information, see "Clearing Information From Your Computer's Hard Drive" at: www.hq.nasa.gov/office/oig/hq/harddrive.pdf, from the National Aeronautics and Space Administration (NASA).