

Protect Yourself From Identity Theft



Jonathan M. Teale
Chief of Police

The 1990's introduced a new wave of crime commonly known as identity theft which has now become the fastest growing crime in the country. The Colonie Police Department routinely handles many instances of these "white collar crimes" and would like to educate consumers as to how they can protect themselves.

Identity thieves obtain your personal information without your knowledge and use it to commit theft or fraud. In many cases, the thief will use your information to open up a credit card account in your name. This is a very serious crime and can result in the victims spending years and thousands of dollars trying to repair their good name and credit record. In the meantime, victims may lose their job, be refused loans for education, housing, cars or even be arrested for a crime they did not commit. While you may not be able to prevent a crime from occurring, you can minimize the risk by managing your personal information wisely.



Steps to Minimize Becoming A Victim of Identity Theft:

- Order a copy of your credit report from each of the three major credit bureaus (Equifax, Trans Union, Experian) once a year. By doing this, you can catch mistakes and fraud before they wreak havoc on your personal finances.
- Secure personal information in your home especially if you have roommates, employ outside help or are having service work done in your home. At work, verify that personal records are kept in a secure location and find out who has access to them.
- Do not give personal information on the phone, through the mail or over the internet unless you have initiated the contact or are sure you know who you are dealing with.
- Guard your mail and trash from theft. Deposit outgoing mail in post office collection boxes or at your post office rather than an unsecured mailbox. Tear or shred your charge receipts, copies of credit applications, insurance forms, checks and bank statements, physician statements, expired charge cards and credit offers you get in the mail.
- Do not carry your Social Security Card. Leave it in a secure place. Give your social security number only when absolutely necessary. Ask to use other types of identifiers when possible.

Get your free credit report from
www.annualcreditreport.com

- Carry only the identification information and the number of credit and debit cards that you will actually need.
- Pay attention to your billing cycles. Follow up with your creditors if your bills do not arrive on time. A missing credit card bill could mean an identity thief has taken over your account and changed your billing address to cover his tracks.
- Be wary of promotional scams. Identity thieves may use phony offers to get you to give them your personal information. If it sounds too good to be true, it probably is.
- Keep your purse or wallet in a safe place at work.

If you think your identity has been stolen, follow these steps:

1. Contact the fraud departments of any one of the three major credit bureaus to place a credit alert on your credit file.
2. Close the accounts that you know or believe have been tampered with or opened fraudulently. Use the ID Theft Affidavit when disputing new unauthorized accounts.
3. File a police report. Get a copy of the report to submit to your creditors and others that may require proof of the crime.
4. File your complaint with the Federal Trade Commission. Complaints can be filed online at www.consumer.gov/idtheft. Information provided by the Federal Trade Commission. For more details or to print an informational booklet, please visit them at www.consumer.gov/idtheft.

For additional information, you may also call the Colonie Police Department Investigations Division at 783-2754.

To report a crime, please call the Colonie Police at 783-2744.

Three Major Credit Bureaus

Equifax -
www.equifax.com
To order a copy of your credit report, call 1-800-685-1111

To report fraud, call 1-888-766-0008 and write:

PO Box 740241
Atlanta, GA 30374-0241

Trans Union -
www.transunion.com
To order a copy of your credit report, call 1-800-888-4213

To report fraud, call 1-800-680-7289 and write:
Fraud Victim Assistance Dept.

PO Box 2000
Chester, PA 19022-2000

Experian -
www.experian.com
To order a copy of your credit report or to report fraud, call 1-888-EXPERIAN

In the event of fraud, also visit their online Fraud Center at:

www.experian.com

