

If You Are a Victim of Identity Theft

- Contact the Police Department and we will assist you with notifying the proper jurisdiction.
 - Keep a file and a log of all your contacts; names, dates, etc... and make copies of all documents.
 - Call each of the three credit bureaus' fraud units to report identity theft. Ask to have a "Fraud Alert" placed on your credit file. An Initial Fraud Alert will be placed on your credit report for 90 days. With the proper documentation, an Extended Fraud Alert can be placed on your credit report for seven years.
 - Alert your banks to flag your accounts. If your bank accounts have been compromised, close that account and open a new one.
 - Contact all creditors, by phone and in writing, to inform them of the problem.
 - Call your U.S. Post Office and verify no change of addresses have been placed on your address. If there has been a change of address, inform them of the identity theft and ask them to notify their Postal Inspection Unit.
 - Contact the Federal Trade Commission to report the problem. Complete the Identity Theft form on-line or by mail.
- Contact the Social Security Administration's Fraud Hotline.
 - Contact the Illinois Secretary of State to see if another driver's license or photo ID has been issued in your name. If one has been issued, notify them and request a complaint form to initiate a fraud investigation.
 - If the identity theft occurred on the internet, contact the Internet Crime Complaint Center (IC3). They are an internet support service and a complaint service comprised of the FBI and the National White Collar Crime Center (NW3C). Complete the on-line complaint form to initiate an investigation.

Where to Report Identity Theft

- **Equifax Consumer Fraud Division**
(888) 766-0008
- **Experian Information Solutions**
(888) 397-3742
- **TransUnion Credit Fraud Unit**
(800) 680-7289
- **Federal Trade Commission (FTC)**
(www.ftc.gov/idtheft).
(877) ID-Theft
- **Internet Crime Complaint Center**
(www.ic3.gov)

- **Social Security Administration Fraud Hotline** (800) 269-0271
- **Elmhurst Post Office**
154 W. Park Ave.
Elmhurst, IL 60126
(630) 833-1230

Who to Contact For Copies of Your Credit Report

- **Annual Credit Report Request Service**
P.O. Box 105281
Atlanta, GA 30348-5281
(877) FACTACT
www.annualcreditreport.com
- **Equifax Information Services, LLC Disclosure Department**
P.O. Box 740241
Atlanta, GA 30374-0241
(800) 685-1111
- **Experian Information Solutions**
P.O. Box 2104
Allen, TX 75013
(800) 311-4769
- **Trans Union**
P.O. Box 2000
Chester, PA 19022-2000
(800) 916-8800

If you have any questions, call the Elmhurst Police Department at (630) 530-3050 or contact our web site:
www.elmhurst.org/elmhurst/police/email.asp.



**Elmhurst
Police
Department**



"Providing The Best"

What is Identity Theft?

Identity Theft involves acquiring key pieces of someone's identifying information, such as name, address, date of birth, Social Security number, credit card or bank account numbers, 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 your 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 including cellular phone companies.

What Can You Do To Prevent Identity Theft?

In this Information Age of Computers it is almost impossible to completely prevent Identity Theft. The availability of computer friendly programs and the speed of communications via the internet and Web-based loan lenders have multiplied those who would commit fraud on your good name and credit. We in law enforcement, the public sector and private sector are working together in order to try

to effectively combat the high tech thieves from acquiring your personal information but we need your help in this ongoing battle. There are some simple, but effective things you can do.

- Be aware of your purse while shopping at grocery stores, in crowds, and malls. Never leave your purse alone in your cart or while walking in the store or a crowd. Keep your purse opening against your body and closed. If you feel a bump against you, immediately check your purse or wallet to see if someone has opened it and taken your wallet. Even the most innocent looking person could be a thief.
- If you work in an office environment, lock your purse, even when stepping away to the washroom. If someone is found in an office area where they don't belong and say they are looking for a job, person, etc... look for a missing wallet or purse and call 9-1-1.
- Empty your wallet of extra credit cards, Social Security cards, and IDs. Cancel the ones you do not use and maintain a list of the ones you do. Keep an emergency phone number list of the bank/credit card companies who have your accounts.
- Promptly remove mail from your mailbox after delivery. Deposit your outgoing mail inside your local post office. **Do not** leave your mail in unsecured mail boxes with the mail

protruding or the mail flag indicating you have mail.

- **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 account, Personal Identification Numbers (PIN) codes, and bank routing numbers unless you have initiated the phone call.
- Shred credit card bills, pre-approved credit applications, receipts, and other financial information you don't want, before discarding them in the trash or recycling bin.
- **Never** leave copies of receipts at bank machines, copies of checks, or personal information at bank counters, in bank trash receptacles, or at unattended gasoline pumps. Even though most banks and credit card machines now only print out the last four (4) numbers of your credit cards, some print out your entire number.
- Memorize your passwords for your bank credit cards. Do not record them on the cards or on anything in your wallet or purse.
- Be conscious of all your normal credit and bank monthly statements. If you notice you did not receive one, contact the financial institution and post office. Make sure the statement was sent out and watch your mail. If you still do not receive the statement, close the account due to possible fraud.

- Never loan your credit or debit cards to anyone. Report all lost or stolen credit cards immediately.
- Monitor all the expiration dates on your credit cards. Contact the credit card issuer if replacement cards are not received prior to the expiration dates. Credit card companies are mailing the PIN codes separate of the credit cards.
- 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.
- Order your free credit report from each of the three major credit bureaus once a year to check for fraudulent activity or other discrepancies.

Internet and On-Line Services

- With the advent of internet banking, it has been found offenders can open accounts using your personal information without even going to the institution.
- When you subscribe to an on-line service, you may be asked to give your credit card information. Beware of computer hackers and con artists if you receive any request for verification to confirm your passwords or credit card numbers used to subscribe or pay for an order or service.