

## Be Proactive, Secure Your Finances and Identity

- Empty your wallets of extra credit cards (and IDs) - cancel the ones you don't frequently use. Make one photo copy of the front and back of the credit cards and IDs you keep in your wallet. Date and keep the copy with your records.
- Never give your personal information over the phone, such as your date of birth, mother's maiden name, credit card number, social security number or bank PIN code, except to someone you know or an established firm.
- Shred pre-approved credit applications, credit card receipts, bills and other financial information you don't want before tossing them in the trash.
- Consider removing your name from the marketing lists of the three major credit reporting bureaus. This reduces the number of pre-approved applications you receive in the mail. In addition, contact the national Do-Not-Call registry 1-888-382-1222
- When ordering new checks, pick them up from the bank instead of having them mailed to you.

## Prevent identity theft on your computer

- Remember that identity thieves often "**phish**" for information by misrepresenting themselves in an e-mail and encouraging you to go to fake web sites asking for personal information.
- Update your operating system and virus protection software regularly.
- Use a firewall program.
- Use a secure browser to encrypt information sent over the Internet during online transactions.

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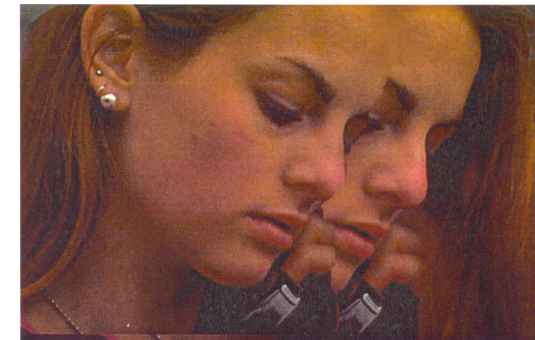


**Lynnwood  
Police Department**

425-744-6900

# Tip Sheet

## What to do if You Become the Victim of *Identity Theft*



# Identity Theft

1. Report the crime to your local police or the police in the community where the identity theft occurred. Get a copy of the report to submit to your creditors and others who may require proof of the crime.
2. Immediately call all your credit card issuers. Get replacement cards with new account numbers. Ask that the old accounts be processed as "account closed at consumer's request."
3. Call the fraud units of the three credit reporting companies- Experian (formerly TRW), Equifax, and Trans Union. Report the theft of your credit cards or numbers. Ask that your accounts be flagged. Also add a victim's statement to your request (i.e. " My ID has been used to apply for credit fraudulently. Contact me at 555-1234 to verify all application.")
4. Notify your bank(s) of the theft. Cancel your accounts and obtain new account numbers.
5. To prove your innocence, you may be required to fill out fraud affidavits with banks and credit issuers.
6. If you use an ATM card for banking services, get a new card, account number and password.

7. If you have had checks stolen or bank accounts set up fraudulently, report it to TeleCheck, National Processing Company, or Equifax.
8. Notify your local Postal Inspector (206) 442-6300, if you suspect mail theft.
9. If your social security number was used fraudulently, report the problem to the Social Security Administration's Fraud Hotline at 800-269-0271.
10. If fraudulent charges appear on your account, call the Consumer Credit Counseling Service at 800-388-2227 for help in clearing false claims from you credit report..
11. If your credit card is used fraudulently on the internet, follow the same guidelines you would for any credit card theft.



## To Report Fraudulent Use of Your Checks

**International Check Services** 800-526-5380

<b>TeleCheck</b>	<b>Equifax</b>	<b>CheckRite</b>
1-800-710-9898	1-800-437-5120	1-800-766-2748

**Federal Trade Commission**  
toll-free Hotline 1-877-438-4338

You also can visit the FTC Web site at [www.ftc.gov](http://www.ftc.gov)  
Click on consumer protection, and again on identity theft. To notify them of SPAM email you can email the FTC at this address: [uce@ftc.gov](mailto:uce@ftc.gov)

## Credit Reporting Bureaus

### **EQUIFAX-[www.equifax.com](http://www.equifax.com)**

Report fraud: 1-800-525-6285

Order copy of report:

P.O. Box 740241, Atlanta, GA 30374-0241  
or call 800-685-1111

### **EXPERIAN-[www.experian.com](http://www.experian.com)**

Report fraud: 1-888-EXPERIAN

By FAX: 800-301-7196

By mail: Experian Consumer (formerly TRW) Fraud Assistance, P.O. Box 2104, Allen, TX 75013-0949

### **TRANS UNION**

#### **[www.transunion.com](http://www.transunion.com)**

Report fraud: 1-800-680-7289

Order copy of report:

P.O. Box 1000, Chester, PA 19022  
1-800-888-4213

### **INTERNET SITE**

Check out these sites for more information about protecting yourself against ID theft:

**[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)**

**[www.privacyrights.org](http://www.privacyrights.org)**

**[www.futurecrime.com](http://www.futurecrime.com)**

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