

HELPFUL PHONE NUMBERS

THREE MAJOR CREDIT BUREAUS

Equifax – www.equifax.com

To order your report call: 800-685-1111 or write P.O. Box 74021, Atlanta, GA 30374-0241

To report fraud call: 888-766-0008 and write P.O. Box 74021, Atlanta GA 30374-0241

Experian – www.experian.com

To order your report call: 888-397-3742 or write P.O. Box 949, Allen, TX 75013-0949

To report fraud call: 888-397-3742 and write P.O. Box 949, Allen, TX 75013-0949

TransUnion – www.tuc.com

To order your report call: 800-916-8800 or write P.O. Box 1000, Chester, PA 19022

To report fraud call: 800-680-7289 and write P.O. Box 6790, Fullerton, CA 92834

FTC IDENTITY THEFT HOTLINE

877-IDTHEFT (877-438-4338)

TDD: 202-326-2502

SOCIAL SECURITY ADMINISTRATION

Fraud Hotline: 800-269-0271

TO OPT OUT OF RECEIVING PRE-SCREENED CREDIT CARD OFFERS

888-5-OPTOUT (888-567-8688)

TO OPT OFF MANY DIRECT MAILING LISTS

Write: DMA Mail Preference Service

P.O. Box 643, Carmel, NY 10512

TO AVOID MANY TELEPHONE MARKETERS

Write: DMA Telephone Preference Service

P.O. Box 1559, Carmel, NY 10512

MINNESOTA'S DO NOT CALL LIST

800-921-4110

OFFICE OF CITIZEN SERVICES AND COMMUNICATIONS

www.consumer.gov

MAJOR CHECK VERIFICATION COMPANIES

Request that these companies notify retailers not to accept your stolen checks. You may also ask your bank to notify the check verification service with which it does business.

NATIONAL CHECK FRAUD SERVICE

843-571-2143

SCAN

800-262-7771

TELECHECK

800-710-9898 or

800-927-0188

CROSSCHECK

707-586-0551

EQUIFAX CHECK SYSTEMS

800-437-5120

INTERNATIONAL CHECK SERVICES

800-526-5380

CHECKRITE

800-766-2748

CHEXSYSTEMS

800-428-9623

MN BUREAU OF CRIMINAL APPREHENSION

To check your criminal history, go in person to

1246 University Ave., St. Paul, MN

651-642-0610

Identity Theft

**How To Protect Yourself
And
What To Do If It Happens**



Shakopee Police Department

475 Gorman St.

Shakopee, MN 55379

(952) 233-9400

Fax: (952) 233-3811

www.ci.shakopee.mn.us

WHAT IS IDENTITY THEFT?

Identity theft occurs when someone steals your personal information, credit cards, checks, or drivers license and uses those to obtain credit or merchandise in your home.

HOW DOES IDENTITY THEFT HAPPEN?

Everyday transactions require you to share personal information such as your name, address, and phone numbers; bank and credit card account numbers; and your Social Security number. Thieves may have access to this information through their regular employment.

Purses and wallets may be stolen.

Mail may be stolen including new check orders, bank and credit card statements, and pre-approved credit offers.

Your trash may be rummaged through for personal information.

Fraudulent telephone solicitors may contact you.

WHAT SHOULD I DO IF IT HAPPENS?

Contact your local police department immediately. Most fraudulent use of credit cards or checks takes place within days of being lost or stolen.

Contact the fraud departments of the three major credit bureaus (see numbers on back). Ask that a “fraud alert” be placed on your name and Social Security number so hopefully law enforcement will be contacted if a business checks with the credit bureau. This will also show up if you use your accounts without changing them, so you may wish to carry a copy of the police report with you to minimize your credit hassles for yourself.

Contact the credit departments of any accounts that have been tampered with or opened fraudulently.

Contact the postal service if you think your mail has been stolen.

Keep a list of handy phone numbers for all credit cards and financial institutions you may need quickly if your purse or wallet is stolen, including account numbers and expiration dates.

If you have been the victim of an identity theft, check your criminal history to clear up any arrest or conviction records in your name caused by someone using your name as an alias.

WHAT CAN I DO TO REDUCE MY RISK OF IDENTITY THEFT?

Before you reveal any personal identifying information, find out how it will be used and whether it will be shared with others. Ask if you can choose to have it kept confidential.

Cancel unused credit cards.

Don't carry your Social Security card, passport or birth certificate with you except when necessary.

Shred all credit card receipts, solicitations, cancelled checks, and other financial documents before throwing them away.

Check credit card statements immediately for unauthorized purchases.

Don't give out your Social Security number, mother's maiden name, or any account information over the phone unless you are sure the caller is legitimate.

Have your name removed from lists sold to companies offering pre-approved credit cards.

Never write down PINs and passwords – memorize them. If you must keep a written record, do not put it in the same location as your credit or debit cards. Don't use the last 4 digits of your Social Security number as your PIN.

Carry only necessary credit cards and identification information with you.

Protect your mail from theft – install a locked mailbox at your residence, do not leave paid bills in your mailbox for pickup, and have your mail held by the post office if you will be away from home.

When you order new checks, consider picking them up at the bank rather than having them mailed to your home.

Check your credit reports at least once per year.

Do not give out your Social Security number unless absolutely necessary.

Check on-line bank accounts frequently.

Do not leave credit cards, checkbooks, etc., in your vehicle.

Sign the back of a new credit card as soon as you get it. Destroy unwanted cards.

Be careful about where you keep personal information in your home, especially if you employ outside help or are having service work done in your home.

Request that your name be removed from lists of direct mail and telephone marketers.

Pay attention to billing cycles. Contact creditors if bills do not arrive on time.

Make sure you are using a secure site when ordering merchandise over the Internet.

Be cautious when using bank ATMs or public phones to make long distance phone calls so that the number you are using cannot be observed by others.

Check your credit cards when returned to you after a purchase to make sure it is your card. Ask for and destroy all carbons used in the transaction.