

IDENTITY THEFT



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"Proud To Serve"

Identity Theft occurs when someone takes your personal information without your knowledge to commit fraud or theft.

Your identity can be stolen by co-opting your

- Name
- Social Security Number
- Credit Card Number
- Driver's License Number
- Mother's Maiden Name
- Date of Birth

How identity thieves work

- Steal wallets and purses
- Steal mail
- Complete a "change of address form"
- Rummage through trash
- Obtain your credit report
- Go through your personal records at work
- Find personal information in your home
- Use personal information you share on the internet
- Buy your information

How your information is used

- They change the mailing address on your account(s). Then run up the charges. *Because* your bills are being sent to a new address, it may take some time to realize there's a problem.
- They open a new credit card account, using your information. They use the credit card and don't pay the bills; the delinquent account is reported on your credit report.
- Establish phone or wireless service
- Open a bank account(s)
- Take out loans in your name

- File for bankruptcy under your name to avoid paying debts they've incurred under your name, or to avoid eviction
- Counterfeit checks and drain your bank account

Ways to Minimize Your Risks

- Before you reveal, *ask*, "How will it be used?" "Will it be shared?" "Can I choose to keep it confidential?" "Do I have to share it?"
- Pay attention to billing cycles.
- Guard mail from theft.
- Put passwords on your credit card, bank, and phone accounts.
- Minimize what you carry.
- Do not give out personal information unless you initiated the contact.
- Keep items with personal information in a safe place.
- Be cautious.
- Who has access to your information at work and your doctor's offices?
- Give your SSN only when absolutely necessary.
- Don't carry your SS card.
- Order a copy of your credit report from each of the 3 major agencies.
- Add the following to your credit report at each of the three credit agencies: *Before any new credit is issued, call ME (AND Give Your Telephone Number.)* This way the credit issuing company does not simply call the person at the number on the credit application, which will probably be different than the number on the credit report.



Credit Report Information

Your credit report contains information on where you work and live, your past addresses, credit accounts opened in your name, how you pay your bills and whether you have been sued, arrested or filed for bankruptcy.

TO SHARE OR NOT TO SHARE?

Your information may be used to process your order, create a customer profile so they may inform you about other products of possible interest, services, or promotions.

OR

They may share your information.

Who shares and buys

- **Credit Bureaus:**

- Pre-approved credit

- You may opt out of pre-approved credit offers by calling: -888-567-8688

- **Marketing Lists**

- Only experience allows you to opt out from Marketing and Promotional lists by calling: 1-800-407-1088

- **Department of Motor Vehicles Marketing and Promotional offers.** In Florida you may opt out by completing a special form.

- **Direct Marketers**

- You may opt out by contacting:

- National Direct Mail Lists:

- DMA Mail Preference Service

- PO Box 9008

- Farmingdale, NY 11735-9008

- National Direct E-mail Lists:

- WWW.E-MPS.ORG

National Telephone Marketers
DMA Telephone Preference Services
PO Box 9014
Farmingdale, NY 11735-9014

IF you suspect your personal information has been taken to commit a crime, take action **IMMEDIATELY** and **KEEP** a record of your conversations and correspondence.

Your first steps:

- ◆ Contact the Fraud Departments of the 3 major credit bureaus and request a *"fraud alert"* be placed in your file.
- ◆ Order copies of your credit reports.
- ◆ Contact the creditors of any accounts that have been tampered with or opened fraudulently.
- ◆ Speak with the **Security or Fraud Department**.
- ◆ *Immediately* close accounts that have been tampered with.
- ◆ File a report with your local police or the police in the community the theft took place.
- ◆ Get a copy of the police report.

Your next steps MAY include

- ◆ Contacting U.S. Postal Inspection Service.
- ◆ Adding *PASSWORDS* to your existing and new accounts.
- ◆ Placing stop payments on checks.
- ◆ Contacting the SEC.
- ◆ Contacting the various utilities in your area.
- ◆ Contacting your employer.

- ◆ Contacting the D.M.V.
- ◆ Contacting the U.S. Trustee reference Bankruptcies
- ◆ Contacting state and local law enforcement ref. the creation of criminal records under your name

Identity fraud and the Internet

The Growth of the Internet Creates Identity-Fraud Risks.

To avoid becoming a victim:

- Only do business with companies you are familiar with.
- Only conduct business when you have initiated it.
- Only conduct business on a SECURE line.
- Inquire how your information will be used.

You still have rights; you **DO NOT** have to give out all the information asked for.

According to the Secret Service

Financial crimes generally involve identity fraud; 94% of all financial crime-arrests involved identity theft.

*It is the policy of the
Lee County Sheriff's Office
to protect the Constitutional rights of all
people, regardless of race, color, ethnicity,
gender, sexual orientation, physical handicap,
religion or other belief system or physical
characteristic; and to treat each person with
respect and dignity.*

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