

RED FLAG OF IDENTIFY THEFT

Be aware of the following:

- ✦ Mistakes on your bank, credit card, or other account statements.
- ✦ Mistakes on the explanation of medical benefits from your health plan.
- ✦ Your regular bills and account statements do not arrive on time.
- ✦ Bills or collection notices for products or services you never received.
- ✦ Calls from debt collectors about debts that do not belong to you.
- ✦ A notice from the IRS that someone used your Social Security number.
- ✦ Mail, email, or calls about accounts or jobs in your minor child's name.
- ✦ Unwarranted collection notices on your credit report.
- ✦ Businesses turn down your checks.
- ✦ You are turned down unexpectedly for a loan or job.



OTHER WAYS TO PROTECT YOUR IDENTIFY

- ✦ If your mail has been stolen, report it to your local post inspector or the U.S. postal inspector.
<https://www.uspis.gov/tips-prevention/mail-theft/>
- ✦ If you believe someone is using your Social Security number, report it to the Social Security Fraud Hotline.
1-800-269-0271
- ✦ If someone has filed for bankruptcy using your name, contact the U.S. Trustee Program in the region where the bankruptcy was filed.
<https://www.justice.gov/ust>
- ✦ If a criminal or driving record has been created fraudulently under your name, contact the Attorney General's office. You may need to consult an attorney to help resolve the problem.

One of the best ways to protect yourself from Identify Theft is to monitor your credit history!

Request an annual credit report:

www.annualcreditreport.com

Equifax: 1-800-525-6285

Experian: 1-800-397-3742

TransUnion: 1-800-680-7289

Fort Wayne Police Department



Fort Wayne Police Department
1 E. Main Street, Suite 108
Fort Wayne, IN 46802

www.fwpc.org

Non-emergency: (260)427-1222

Emergency: CALL 911

What is Identity Theft?

It is the fastest growing crime in America.

Identity theft is a serious crime. It can disrupt your finances, credit history, and reputation. It takes time, money, and patience to resolve. Identity theft happens when someone steals your personal information and uses it without your permission.

Identity thieves might:

- ✦ Go through trashcans and dumpsters, stealing bills and documents that have sensitive information.
- ✦ Work for businesses, medical offices, or government agencies, and steal personal information on the job.
- ✦ Misuse the name of a legitimate business, and call or send emails that trick you into revealing personal information.
- ✦ Pretend to offer a job, a loan, or an apartment, and ask you to send personal information to “qualify”.

Protect your information

Prevent becoming a victim:

- ✦ Read your credit reports. You have a right to a free credit report every 12 months from each of the three nationwide credit-reporting companies. Order all three reports at once, or order one report every four months. To order, go to www.annualcreditreport.com.

- ✦ Any Indiana resident can request a credit freeze free of charge. Placing a security freeze on your credit reports can block an identity thief from opening a new account or obtaining credit in your name. A credit freeze keeps new creditors from accessing your credit report without your permission. If you activate a credit freeze, an identity thief cannot take out new credit in your name, even if the thief has your Social Security number or other personal information, because creditors cannot access your credit report. Visit the Indiana Attorney General's Office for details at: <https://www.in.gov/attorneygeneral/2891.htm>
- ✦ Read your bank, credit card, and account statements, and the explanation of medical benefits from your health plan. If a statement has mistakes or does not come on time, contact the business.
- ✦ Shred all documents that show personal, financial, and medical information before you throw them away.
- ✦ If you use a public wireless network, do not send information to any website.
- ✦ Do not respond to email, text and phone messages that ask for personal information. Legitimate companies do not ask for information this way. Delete the messages.
- ✦ If you order anything online, use a designated credit or gift card. Never use your debit card.

- ✦ If you shop or bank online, use websites that protect your financial information with encryption. An encrypted site has “https” at the beginning of the web address; “s” is for secure.
- ✦ Create passwords that mix letters, numbers, and special characters. Do not use the same password for more than one account.
- ✦ Use anti-virus and anti-spyware, and a firewall on your computer.
- ✦ Set your computer's operating system, web browser, and security system to update automatically.
- ✦ Guard your mailbox from theft. Deposit bill payments at the post office or in post office collection boxes.

If your identity is stolen...

Steps you need to take to recover

1. Make a report to the three credit bureaus.
 - Ask credit bureaus to place a “fraud alert” on your credit report.
 - Order copies of your credit reports.
 - Request a victim's statement that asks creditors to contact you prior to opening new accounts or making changes to any existing accounts.
2. Contact the fraud department of each of your creditors.
3. Contact your bank or financial institution.
4. Report the incident to law enforcement.