



CRIME PREVENTION BULLETIN

IDENTITY THEFT

Purpose

The Purpose of this Identity Theft bulletin is to provide our community partners with information to assist them in helping reduce their vulnerability in becoming victims of a crime. Also, if a crime has already been committed against someone, we have included some suggestions on how to minimize the victimization, and what step can be taken to restore someone's identity toward its original status.

Introduction

"Identity Theft" refers to crimes in which someone wrongfully obtains and uses another person's personal data (*ie name, date of birth, social security number, driver's license number, financial identity etc.*) in some way that involves fraud or deception. The Federal Trade Commission (FTC) tells us that Identity Theft has become the fastest growing crime in the United States. Identity Theft is used often for obtaining "Utilities" (*such as water, electric, natural gas*) by providing false personal information. Some Identity Theft cases we see originate from Out-Of-State and even involve international offenders, making these types of cases extremely difficult to investigate and prosecute.

The Lafayette Police Department would like to offer the following suggestions.

- Shred all documents containing personal information. Do not just throw them away. We suggest a quality cross-cut shredder.
- Minimize the amount of information someone could steal. Don't carry extra credit cards, birth certificates, social security cards, or passports if possible.
- If credit cards are lost or stolen, you should be able to quickly notify those card holders to reduce the opportunities for offenders to fraudulently use your cards. Make a list of your cards with corresponding phone numbers to contact those companies quickly in the event your cards are lost or stolen. Keep the list at home in a safe place where it can be accessed for this purpose.
- Avoid giving your personal information over the phone. Many scams begin this way. Make sure you know who you are speaking with. Most legitimate organization will tell you that they will **never** ask for this information over the phone.

- Do not leave mail in your mailbox any longer than necessary and never overnight. Consider a locked mailbox if that is possible.
- If possible, do not place outgoing payments in your mailbox to prevent theft of your checking account information or cash payment. Remember that lifting the red flag for the mail carrier also alerts a potential offender that there items are in your mailbox.
- Order your credit report regularly and review your information contained in those reports. Note any suspicious activity and take action if necessary. The three major credit reporting agencies also offer suggestions to help you protect your identity and provide you with timely alerts should there be any suspicious activity to your personal information. The Federal Trade Commission allows you to obtain a free credit report annually from each of the 3 major credit reporting agencies at www.AnnualCreditReport.com.

What to do if you have become a victim

If you have become, or think you have become a victim of Identity Theft, it is important to act quickly. This may help reduce or stop the damage that has been done to your identity and/or financial status. Unless you have acquired Identity Theft Protection prior to something happening, you will unfortunately be burdened with resolving much of this issue yourself. You may have to communicate with Police, Credit Card companies, Financial Institutions, and many others. Keep a log of everything you do and who you speak to. Keep copies of anything you send through the mail and send those items Certified.

Make a police report, but understand that if the “crime” was committed elsewhere, your local Police Department will not have jurisdictional authority in many instances. We will however attempt to point you in the right direction.

After contacting the local Police, you may contact the Federal Trade Commission by visiting their website at <http://ftc.gov>. The FTC offers many suggestions and reporting options to assist you. They have a useful guide for assisting Identity Theft victims. At the state level, contact the Indiana Attorney General for consumer protection strategies. They may be able to enforce mediation or litigation with your help. To file a complaint online, visit www.IndianaConsumer.com or call 1-800-382-5516.

You may also need to contact one of the three major credit reporting agencies. These would be Equifax, Experian, or Trans Union. These organizations do share information so the need to contact all three at one time is not always required. You may request a free copy of your credit report through these organizations. They also provide useful information to consumers about Identity Theft protection.

Equifax	(Equifax.com)	1-800-685-1111
Experian	(Experian.com)	1-888-397-3742
Trans Union	(transunion.com)	1-800-888-4213

The Lafayette Police Department’s Crime Prevention efforts are meant to strengthen the partnership between our members, and the community that we serve. We hope that together, we can make our community safer.

