

- Notify the U.S. Postal Inspection Service if your mail has been tampered with or stolen. [www.usps.gov/websites/depart/inspect](http://www.usps.gov/websites/depart/inspect) (See phone listing under Federal Government)
- Contact the Federal Trade Commission to report the problem. 1-877-ID-THEFT [www.ftc.gov](http://www.ftc.gov)
- Call and report identity theft to each of the three credit bureaus. Request a copy of your credit report and ask that a "Fraud Alert" be placed in your credit file. This way creditors will call you before opening any new accounts.

## CREDIT BUREAUS

You may request a free credit file disclosure, commonly called a credit report, once every 12 months from each of the nationwide consumer credit reporting companies; Equifax, Experian and TransUnion.

### To obtain free credit reports:

[AnnualCreditReport.com](http://AnnualCreditReport.com)  
1-877-322-8228  
P.O. Box 105281  
Atlanta, GA 30348-5281

### EQUIFAX:

To order a report, 1-800-685-1111  
To report fraud, 1-800-525-6285  
[www.equifax.com](http://www.equifax.com)

### EXPERIAN:

To order a report or report fraud,  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

### TRANS UNION:

To order a report, 1-800-888-4213  
To report fraud, 1-800-916-8800  
[www.transunion.com](http://www.transunion.com)

- Alert banks to monitor accounts and contact you to confirm any unusual activity. Request a change of PIN and a new password.
- Contact the Social Security Administration's Fraud Hotline at 1-800-269-0271.
- Contact the state office of the Bureau of Motor Vehicles, 1-866-658-5758, to see if another license was issued in your name. If so, request a new license number and fill out the BMV's complaint form to begin the fraud investigation process.



**MATHIAS H. HECK, JR.**  
Prosecuting Attorney

For further information call:  
Montgomery County Prosecutor's Office  
Fraud and Economic Crimes Division  
301 West Third Street, 5th Floor  
Dayton, Ohio 45402  
(937) 225-4747  
[www.mcpo.com](http://www.mcpo.com)



# IDENTITY THEFT: PREVENTION AND TIPS



**MATHIAS H. HECK, JR.**  
Prosecuting Attorney

Montgomery County Prosecutor's Office  
Fraud and Economic Crimes Division  
(937) 225-4747  
[www.mcpo.com](http://www.mcpo.com)

## WHAT IS IDENTITY THEFT?

Identity theft involves acquiring key pieces of someone's identifying information, such as name, address, date of birth, social security number or mother's maiden name, in order to impersonate them. This information enables the identity thief to commit numerous forms of fraud which include taking over the victim's financial accounts, opening new bank accounts, purchasing automobiles, renting apartments, establishing service with utility and phone companies and applying for loans, credit cards or social security benefits.

## HOW THEY GET YOUR INFORMATION

- “Dumpster Diving” – taking your identifying information from your garbage.
- Stealing your wallet or purse.
- “Shoulder Surfing” at ATMs and/or public telephones to observe you using your telephone calling card number, credit card number or PIN.
- Dishonest clerks or employees at restaurants, hotels and other service industries copying your information.

## HOW TO PROTECT YOURSELF

- Promptly remove mail from your mailbox after delivery. Deposit outgoing mail in post office collection mailboxes or at your local post office.
- Never give personal information over the telephone (such as your social security number, date of birth, mother's maiden name, credit card number or bank PIN code) unless **you** initiated the phone call.
- Beware of mail or telephone solicitations disguised as promotions offering instant prizes or awards designed solely to obtain your personal information or credit card numbers.
- Shred pre-approved credit applications, credit card receipts, bills and other financial information you don't want before discarding them in the trash.
- Never leave receipts at bank machines, bank counters, trash receptacles or unattended gasoline pumps.
- Save all credit card receipts and match them against your monthly bills.
- Notify your credit card companies and financial institutions in advance of any change of address or phone number.
- Report all lost or stolen credit cards immediately.

- Order your credit report once a year from “Annual Credit Report” (listed in brochure) for each of the three credit bureaus to check for fraudulent activity or other discrepancies.
- Use caution when disclosing checking account numbers, credit card numbers or other personal financial data at any website or on-line service location unless the site is secured and encrypted.
- Beware of emails asking you to confirm passwords, credit card account information or any other identifying information for interactive websites.

## WHAT TO DO IF YOU BECOME A VICTIM

- File a report with your local police department. Get a copy of the report as the bank, credit card companies or others may ask for it. Keep a copy with you at all times.
- Set up a folder to keep a detailed history of this crime. Include a log of all your contacts and make copies of all documents. Include a description of suspect and witness information.
- Contact all creditors, by phone and in writing, to inform them of the problem.
- Close any accounts that were opened fraudulently.