



SCAM ALERT!

A Consumer Update from
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Top 10 List

Protect Yourself Against Identity Fraud

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Identity theft occurs when someone obtains and uses your personal identifying information to purchase goods or services fraudulently. Usually, criminals open new accounts in your name, purchase products and then leave you to pay the bill. Personal identifying information includes your name, driver's license number, social security number, passwords and account numbers. In this information age, consumers need to be proactive about protecting their personal identifying information. Here are some tips:

1. Be careful at ATMs. Make sure no one can see what password you are typing.
2. When ordering checks, have them mailed to your bank. Criminals could steal checks from your mailbox.
3. Monitor new credit card arrivals, monthly credit card statements and bank statements coming in the mail.
4. Shred materials with important account information or your identifiers. Criminals can look through trash bins for credit applications, cancelled checks or other bank records.
5. Always verify who you are speaking to on the phone. Do not give personal identifying information over the phone to strangers.
6. Do not put your social security number, driver's license number or phone number on your checks.
7. Do not carry your social security card with you in your wallet or purse.
8. Make a list of credit card numbers and customer service telephone numbers.
9. Order your credit report at least once or twice a year. Immediately correct all mistakes on your credit reports in writing and keep a copy of the letter you sent. A free credit report can be obtained at:
www.annualcreditreport.com
10. If you are victimized, report it to the police and immediately contact the credit card issuers. Close all accounts and open new ones and call the fraud units of the three credit reporting bureaus.

The above ALERT is part of the Montgomery County Prosecuting Attorney's initiative to help citizens become aware of ways they can avoid becoming a victim, or ways they can help stop criminal activity that may be occurring. Upon request, the office can provide presentations on crime prevention actions and activities to halt crime and increase the quality of life in our community.

If you would like additional information on the above ALERT, or would like additional information regarding our programs to assist consumers in general and/or seniors in particular, please contact Jennifer Heapy, Supervising Attorney, Adult Protection Unit, or Sarah Schenck, Supervising Attorney, Fraud and Economic Crimes Unit at 937-225-5757.