

ID Theft – From the National Association of Bunco Investigators

Tips on protecting your identity:

1. Don't leave incoming or outgoing mail in your mailbox overnight or on weekends. If you're going on vacation, have someone pick up your mail or request your local post office place a "vacation hold" on your mail until you return.
2. Don't throw out unwanted mail, magazines, statements, etc., in the garbage or place them in your paper recycling box, unless all references to your personal information are totally removed.
3. Purchase an inexpensive electronic paper shredder. Shred all bills; bank statements; credit card charge receipts; insurance forms; pre-approved credit offers, etc. that you intend to dispose of. Simply tearing up documents containing personal information is not a sufficient safe measure.
4. Review your consumer credit report annually. You're entitled to one free credit report each year. Get yours and closely examine it. If you have a PC, you can obtain your free annual credit report by visiting <https://www.annualcreditreport.com/cra/index.jsp> Examine your report to determine if any accounts were opened without your consent. If that occurs, contact the major credit agencies and request they place a "fraud alert/victim impact" on your file.
 - o Equifax: Call 1-800-685-1111
 - o Experian: Call 1-888-397-3742
 - o Trans Union: Call 1-800-916-8800
5. Remove your name from mailing lists for pre-approved credit lines. The credit bureaus offer a toll-free number that enables you to "opt-out" of having pre-approved credit offers sent to you for two years . Call 1-888-567-8688.
6. Remove your name from marketers' unsolicited mailing lists.
7. Report lost or stolen credit cards to the police and issuer **immediately**. Contact your credit card company or service provider if expected bills don't arrive.
8. If you have applied for a credit card and you don't receive it in a timely fashion, contact the issuing company.
9. Sign your new credit cards when received . before someone else does.
10. Cut up your expired credit card into little pieces before discarding.
11. Don't use your date of birth or street address as your password or PIN.
12. Make sure that your PIN numbers cannot be observed by anyone while using an ATM.
13. Don't ever leave receipts behind . at ATMs, on counters at financial institutions, restaurants or at gasoline pumps.
14. Check expiration dates on credit cards and contact the issuer if you don't get a replacement card before they expire. The same for monthly financial statements and bills.
15. Match credit card receipts against monthly bills and check financial statements for accuracy.
16. Only release your personal data (Social Security number, date of birth, bank account or credit account numbers, etc.) to agencies that require it for action that **you have initiated**. **Never** give this type of personal information to unsolicited telephone callers or to an unsecured site on the Internet.
17. Close all unused credit cards or bank accounts.
18. Memorize your Social Security number, PINs and passwords - don't carry them with you in your wallet. A lost or stolen wallet might become keys to the kingdom for a thief.
19. Don't keep a record of your passwords or PINs on the hard drive of your personal computer. Keep them on a floppy disk or CD that can be removed from your PC.

If you suspect you're a victim of ID theft, take action:

1. Notify your local police department.
2. If the crime involved the U.S. Mail, report it to your nearest U.S. Postal Inspection Service office. If the crime involves counterfeit credit cards or computer hacking, report it to the U.S. Secret Service.
3. Notify all creditors, by phone and in writing, explaining the incident. Send your correspondence to them via Certified Mail.
4. Contact your bank and have them flag your accounts and request they contact you of any unusual account activity. **Immediately** change all passwords & PINs
5. Contact each creditor on your credit report and request that any unusual activity be flagged and verified with you. Any creditor with fraudulent accounts in your name should be advised the account is fraudulent. Request a copy of all documents related to the account and demand that the account be closed immediately. Follow up each conversation with a letter detailing the exact circumstances and action requested . again, by Certified Mail.
6. Do not pay any bill or charges that result from identity theft.
7. Contact your financial institution and request new account numbers, ATM cards and PIN numbers.
8. Contact the Social Security Administration and advise them of your situation. Call the Social Security Administration Fraud Hotline at 1-800-269-0271. Request their assistance by issuing you a new number and flagging your old number for fraudulent use.
9. Report ID theft online with the Federal Trade Commission or, call its Identity Theft Hotline at 1-877-IDTHEFT and file a complaint. The FTC has counselors to help you resolve financial and other problems that can result from this crime.
10. If you feel it to be appropriate, contact or visit your local state motor vehicle agency and request they issue you a new driver's license number in your name.
11. Keep a record of the names and phone numbers of people with whom you discussed your case, and of all reports and supporting documents. Keep copies of all correspondence.

Keep your personal information safe from online hackers.

The Internet offers a convenient way to conduct business. To ensure you use it safely, **never** input your credit card or other financial account numbers at a Web site unless it offers a secure transaction. A secure (or "encrypted") transaction will have these two features:

1. An icon of a padlock appears in the bottom strip of the Web browser page.
2. The URL address for the Web page changes from "http" to "https" for the page at which you input the personal data.

Agency	Phone Number/Website
Pemberton Twp. Police Non-Emergency	609-723-8300 www.pembertonpolice.com
Burlington County Prosecutors Office	609-265-5035
Equifax	800-685-1111 www.equifax.com
Experian	888-397-3742 www.experian.com
Trans Union	800-916-8800 www.transunion.com
Social Security Admin Fraud Hotline	800-269-0271 www.oig.ssa.gov
Federal Trade Commission ID Theft Hotline	877-438-4338 www.consumer.gov/idtheft
IRS Fraud Hotline (TIGTA)	800-366-4484 www.ustreas.gov/tigta
New Jersey Division of Consumer Affairs	800-242-5846 www.njconsumeraffairs.gov