

If You Become a Victim

Financial Accounts

Close accounts, like credit cards and bank accounts, immediately! When you open new accounts, place passwords on them. Avoid using your mother's maiden name, your birth date, the last four digits of your Social Security number, your phone number, or a series of consecutive numbers.

Social Security Number

Call the toll-free fraud number of any of the three nationwide consumer reporting companies and place an **initial fraud alert** on your credit reports (these companies are listed on the back of the pamphlet).

Driver's License or Other Government Issued Identification

Contact the agency that issued the license or other ID document. Follow procedures to cancel the document and obtain a replacement. Ask the agency to flag your file so that no one else can obtain a license or any other identification document from them in your name.

Credit Reporting Agencies

Review your credit reports annually. You can place an alert on your credit report by contacting one of the three listed below. The company you call is required to contact the other two, who will then place an alert on their versions of your report as well.

- ◆ Equifax: 1-800-525-6285
www.equifax.com
- ◆ Experian: 1-888-397-3742
www.experian.com
- ◆ TransUnion: 1-800-680-7289
www.transunion.com

City of Virginia Beach

A Certified Crime Prevention Community



Virginia Beach Police Department
Crime Prevention Unit
Municipal Center, Bldg #15
2441 Princess Anne Road
Virginia Beach, VA 23456

Phone: 757-385-1006

Fax: 757-385-1064

www.vbgov.com/dept/police

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Identity Theft

Deter - Detect - Defend

AVOID Theft





HOW IDENTITY THEFT OCCURS

Despite your best efforts to manage the flow of your personal information or to keep it to yourself, skilled identity thieves may use a variety of methods to gain access to your data. Here's how:

- ◇ They get information from businesses or other institutions by: Stealing records or information while they're on the job, bribing an employee who has access to these records, hacking these records, or conning information out of employees.
- ◇ Steal your mail, including bank and credit card statements, credit card offers, new checks and tax information.
- ◇ Rummage through your garbage on trash pick-up day.
- ◇ Steal credit or debit card numbers.
- ◇ Steal your wallet, purse, or briefcase.
- ◇ Steal personal information they find in your home.
- ◇ Steal personal information from you through email or phone by posing as legitimate companies or contractors.

How They Use Your Personal Information

They may ...

- ◇ Call your credit card issuer to change the billing address on your credit card account.
- ◇ Open new credit card accounts in your name. When they use the credit cards and don't pay the bills, the delinquent accounts are reported on your credit report.
- ◇ Establish phone or wireless service in your name.
- ◇ Open a bank account in your name and write bad checks on that account.
- ◇ Buy a car by taking out an auto loan in your name.
- ◇ Write counterfeit checks or credit or debit cards, or authorize electronic transfers in your name.
- ◇ Give your name to the police during an arrest. If they don't show up for court, a warrant for arrest is issued in your name.



***Safeguard your
personal information***

Protecting Yourself

You can help prevent common types of fraud if you know what to look for. Steps you should consider taking include:

- ◇ Shred papers or correspondence containing your personal information before you throw it away, including credit/debit cards and preapproved credit card applications.
- ◇ Check all of your accounts and bill statements regularly, be alert to any unrecognized transactions.
- ◇ When creating a password or PIN, choose passwords that are easy to remember but hard for others to guess.
- ◇ Be aware of people around you when using an ATM, and while standing in line paying for groceries.
- ◇ Never give personal information over the phone.
- ◇ Make a list or copy of all your credit cards and their phone numbers to call if they are lost or stolen. Photo copy front and the back of each card.
- ◇ When eating out and paying by credit/debit card, consider using cash instead. Giving your credit/debit card to your server puts opportunity into the hands of a stranger. It would be very easy for them to make your credit card their own.