

# HAMPTON POLICE DIVISION

www.hampton.va.us/police



## Protecting Your Identity and Your Finances

The stories and experiences seem to be all around us. Someone, somewhere, has just had their identity stolen and before you finish reading this information more than a dozen other people have had theirs stolen as well. Becoming a victim of identity theft can be extremely disheartening and can, in some cases, take months or even years to fully recover. That's why it's important to address identity theft with a prevention mindset. Think of what you can do to lessen your chances of becoming a victim and then practice those prevention steps every day!



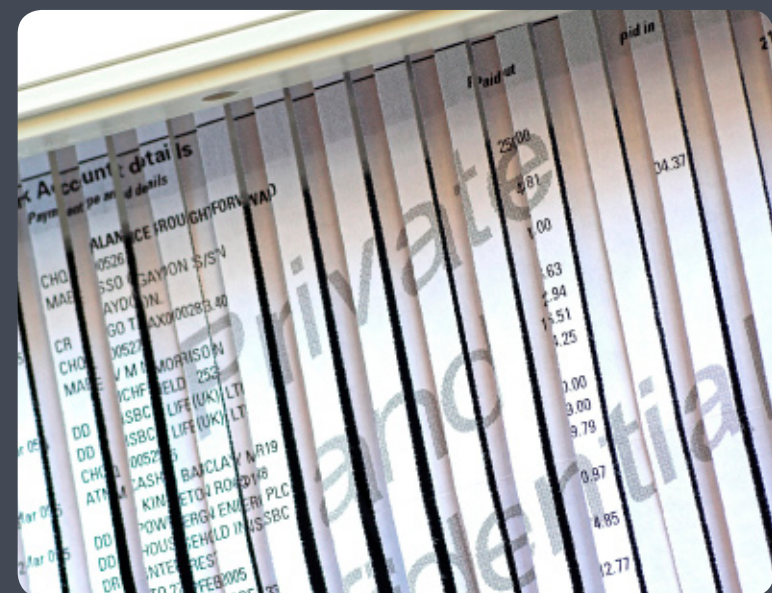
### A Full Mailbox – Not a Good Idea!

Empty your mailbox daily. Leaving items in the box can be very tempting for the thief who is looking for a new credit card or a pre-approved credit application. Leaving items in your mailbox for pickup (especially bills with checks or credit applications) can also be risky and tempting for a thief.



### Identity Protection Services

Subscriber based identity protection services are available which provide an even greater level of identity and credit security. These services are advertised on the internet; however, careful research should be done prior to purchasing the service to make sure they are providing you with the level of security that you need.



### Shred It!

Identity thieves are always on the prowl for your personal information. In some cases they will go to extremes to find it, however, sometimes it's as easy as driving down the street! A garbage can or a recycling bin with credit offers, bank statements, medical statements and anything else that can help them pretend to be you is at risk when left curbside. Shred all items that include any of your personal information to keep it out of the hands of criminals!



### Less in your Wallet – Less to Steal

Keeping a minimal amount of credit cards in your purse or wallet is always a good idea. Some thieves are quick enough to steal your purse or wallet, run down the street and make some purchases using your cards....all this before you even know it's missing. Keeping your Social Security card in your wallet is an even greater risk as a combination of your driver's license, credit cards and a primary identifier (your Social Security number) can make it easy for identity thieves to access your credit.



### Personal Information is Personal!

Whether it's for a credit application, a new job or something "too good to be true," we must remain diligent and give out personal information (name, address, date of birth, Social Security numbers, credit card numbers) only when we are COMPLETELY confident in whom we are providing the information to. Unless you initiate the call to a known and trusted organization, never provide your personal information over the phone or the internet.

## I'm a Victim, Now What?

There's something that just sends a chill through you when the phone rings and a credit card company says that someone has fraudulently opened an account in your name. Knowing someone has pretended to be you is unnerving and maddening. However, it's important that you react quickly and keep excellent documentation.

- Contact law enforcement so that we can provide direction, and when appropriate, police reports and investigations.
- Contact one of the three credit reporting bureaus and report that your credit has been jeopardized. The law requires the credit bureaus to notify each other when a fraud alert has been requested.
- Obtain a copy of your credit reports and review them to identify any additional, unauthorized activity.
- Request that the credit bureaus place a fraud alert on your credit.
- Immediately contact the creditors who have opened new, unauthorized, accounts in your name.

# IDENTITY THEFT