

There are many ways to minimize the risk of identity theft and some include:

- ✓ Place passwords on bank, credit cards, and phone accounts that cannot be easily guessed
- ✓ Don't carry your Social Security Card
- ✓ Order a copy of your credit report from the three credit bureaus each year
- ✓ Pay close attention to billing cycles and charges
- ✓ Guard mail from theft and shred financial documents and paperwork with personal information
- ✓ Don't give out personal information over the internet, phone or through mail
- ✓ Keep information safe online by ensuring a secure connection and using an updated firewall program
- ✓ Don't send money to someone you don't know and remember that wiring money is like cash, there is no protection against loss

S **trengthen passwords**
Use at least 8 characters, alpha numerics, symbols and upper/lower case

H **andle PII with care**
Don't give out Personal Identifying Information (PII) unless absolutely necessary

R **ead credit reports annually**
Go to AnnualCreditReport.com for a free credit report annually

E **mpty your purse/wallet**
Don't carry any more than necessary and never your Social Security card

D **iscuss these tips with friends**
Share your knowledge and educate those around you

Resource and Referral Information

Federal Trade Commission

ftc.gov/idtheft
1-877-438-4338

Annual Credit Report (free)

www.annualcreditreport.com

Arizona Attorney General's Office

https://www.azag.gov/identity-theft
(602)-542-5025

Crime, Fraud & Victim Resource Center

(602)-542-2123

Identity Theft Resource Center

www.idtheftcenter.org

Identity Theft Help Line

(602)-542-2145
www.identitytheft@azag.gov

U.S. Postal Inspection Service

1-877-876-2455
(www.usps.com/postalinspectors)

Social Security Fraud Hotline

1-800-269-0271 (www.ssa.gov)

AZ Dept. of Motor Vehicles

Driver's License Fraud Unit
(602) 938-4425

Maricopa County Sheriff Office/Victim Notification Unit

(For Victims Only: Offender Booking & Release Information)
602-876-8276

El Mirage Police Department

Victim Assistance Unit

12401 W Cinnabar Ave

El Mirage, AZ 85335

623-500-3090

vau@cityofelmirage.org

Identity Theft

**City of El Mirage
Police Department**

Victim Assistance Unit



What is Identity or ID Theft?

Identity theft is when someone uses your personal identifying information fraudulently to obtain credit, take out loans, open accounts, and get identification or numerous other things that involve pretending to be you.

It is a very serious crime that can cause severe damage to your financial well-being if not taken care of promptly. People can spend months and thousands of dollars repairing the damage done to their credit history and name because of identity theft.

Common Ways ID Theft happens:

Dumpster Diving- Thieves rummage through trash looking for bills and paperwork with personal information.

Skimming- Thieves steal credit card numbers by using special storage devices when processing your card.

Phishing- Thieves pretend to be financial institutions and send pop-up messages to get you to reveal personal information. This also can be done over the phone pretending to be an organization or an institution and ask for personal information.

When your identity is stolen...

ACTING QUICKLY is the best way to make sure that the crime does not get out of control.

It is important to make documentation to support your claims to credit bureaus, creditors, debt collectors or other companies.

STEP 1: CONTACT THE POLICE

File a report with the police department in your area and the area that the theft took place. If you are given a Fraud Packet to fill out, be sure to return the completed packet to the police in a timely manner.

STEP 2: CLOSE ACCOUNTS

If you notice any accounts under your name that have been tampered with or opened without your consent immediately close them. Make sure to call each bank and company and follow up in writing. Also file a fraud report with the bank if any new accounts have been opened up without your consent.

STEP 3: FRAUD ALERT

You must place a fraud alert on your credit file and carefully review your **credit report**.

STEP 4: CONTACT CREDIT BUREAUS

You should also contact the three major credit bureaus listed below.

What are the Credit Reporting Agencies?

EQUIFAX

www.equifax.com

1-888-766-0008

EXPERIAN

www.experian.com

1-888-397-3742

TRANSUNION

www.transunion.com

1-800-680-7289

Also be sure to:

1. Fill out the FTC Identity Theft Affidavit.
2. File a complaint with the Federal Trade Commission.
3. Consider asking for a credit check thru your local financial institution and monitoring for changes.

For more information please visit the Federal Trade Commission website at <https://www.consumer.ftc.gov>.