

Fighting Identity Theft

- If someone has used your personal or financial information, call one of the three credit bureaus listed below and place a free fraud alert on your credit report. The company you call will then issue an alert to the remaining two credit bureaus. A fraud alert tells businesses that they must verify your identity before issuing credit. Note that this must be renewed every 90 days.

Equifax - 1-800-525-6285
Experian - 1-888-397-3742
TransUnion - 1-800-680-7289

- If you want a higher level of protection against identity theft, call each of the three credit bureaus above and have a Security Freeze placed on your credit. A Security Freeze does not allow any credit to be issued and will remain in effect until you remove it. You may also temporarily remove the freeze in order for you to be able to apply for credit.

- Children are also targets of identity theft. A child will not have a profile created with the credit bureaus until they apply for their first line of credit or a public record has been created. Indicators that someone may have stolen a child's identity include: receiving in the mail pre-approved credit card offers or other financial information addressed to them, being turned down for a financial account due to a poor credit history or having a credit report that already exists for them.

You can contact the credit bureaus above and have them research whether or not they have a credit file in your child's name or if credit has been issued using their information.

Sheriff Sally Hernandez
Travis County Sheriff's Office
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512) 854-9770
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THEFT IDENTITY

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What is Identity Theft?



Identity theft occurs when someone uses your or your child's personal identification without your permission.

Thieves can get your information in many places:

- Mailbox
- Trash
- Lost or stolen purse or wallet
- Phishing (fake emails pretending to be from a trusted company or financial institution.)
- Computer hacking including using unsecured wireless connections in a public place.

Personal information identity thieves use include:

- Name and Address
- Driver's license and Social Security numbers
- Birth date
- Bank account numbers
- Credit card and PIN numbers.

Thieves use your personal information to:

- Open credit cards
- Open new checking accounts or print checks using your existing checking account
- Apply for loans
- Get a driver's license
- Apply for a job
- Apply for benefits
- Rent an apartment or open a utility service
- Commit a crime

Prevent Identity Theft

If your identity is stolen, it can often take years to clean-up the mess. By taking a few simple steps, you can greatly reduce your chances of having your identity stolen in the first place.

A good first step is to reduce the number of places where your personal information can be found.

- Remove yourself from mailing lists for up to five years by contacting the Direct Marketing Association. www.dmchoice.org. You can pick the types of mail you don't want to receive in four categories.
- Remove yourself from pre-screened credit offers by visiting www.optoutprescreen.com.
- Stop most telemarketing calls by registering with the Texas "no call list" www.texasnocall.com and the National "do not call registry" at: www.donotcall.gov.
- Provide your Social Security number only when necessary. You are not required, for example, to provide your Social Security number or driver's licence number to a doctor's office.
- Only carry the credit cards that you intend to use and do not carry your Social Security card unless you need it.
- Pick-up new checks at your bank instead of having them delivered to your home.
- When creating bank PIN numbers, do not use numbers such as your birth date or the last four digits of your Social Security number.
- Purchase a shredder to better protect your personal information. Shred any mail and other documents a crook can use to steal your identity, banking and credit card information before throwing away. For even better protection, use a cross-cut shredder.

Watch for Identity Theft

Check your bank account and credit billing statements carefully each month for unauthorized activity.

If you are over 25, you should receive a Social Security statement by mail each year. Check it thoroughly and report any inaccuracies to the Social Security Administration.

You can order a free copy of your credit report every year from each of the three major credit bureaus. Order one every four months so you always have the most current information. There are many companies that "claim" to give you free credit report but the official site that gives you the truly free credit reports is: www.annualcreditreport.com.

To learn whether any bad checks have been passed in your name, contact the Shared Check Authorization Network (SCAN) at (800) 262-7771. SCAN has the ability to quickly determine whether your checks have been fraudulently used in the United States.

If your bank or credit card statement does not arrive on time, call to make sure a change of address has not been filed in your name.

