What Is Identity Theft?

Unauthorized Use of Personal Identifying Information

(a) Every person who willfully obtains personal identifying information of another person, and uses that information for any unlawful purpose, including obtaining, or attempting to obtain, credit, goods, services, or medical information in the name of the other person without the consent of that person, is guilty of an offense.

Identity theft involves acquiring key pieces of someone’s identifying information, such as name, address, date of birth, bank account numbers, health insurance identification number, social security number and mother’s maiden name, in order to impersonate them. This information enables the identity thief to commit numerous forms of fraud which include, but are not limited to, taking over the victim’s financial accounts, opening new bank accounts, purchasing automobiles, applying for loans, credit cards and social security benefits, renting apartments, and establishing services with utility and phone companies.

PREVENTION

With a police report and an investigation, most or all of the negative credit marks can be restored to the original status, but it takes time and effort. It is estimated the average victim spends 200 to 400 hours gathering documents and contacting people on their own case.

Here are some things you can do to safeguard your identity:

1. Be careful when exposing your 3 most valuable pieces of information: your name, social security number, and date of birth.
2. Shred all financial documents. Tear up or shred any credit applications that are mailed to you at your house.
3. Eliminate all pre-approved credit card applications that show up in your mailbox. Call 1.888.567.8688 to stop pre-approved offers for 2 years.
4. Never give out your financial or personal information over the phone unless you initiate the call.
5. Check your credit reports for fraudulent activity. It is a good idea to check every six months.
6. Think about reducing the number of credit cards you actively use to a bare minimum. Carry only 1 or 2 of them in your wallet. Cancel all unused accounts.
7. A point to ponder... 20% of the ID theft cases involves family members or friends as suspects.
8. Do not put your personal information over the Internet, unless you are sure it’s a secure site. Look for an “s” after the http on the address line. Make sure you have a good firewall in place.
WHAT TO DO IF YOU BECOME A VICTIM:

★ Set up a folder to keep a detailed history of this crime.
★ Maintain a log of all your contacts, phone numbers, the time you spend in this matter and make copies of all documents.
★ Contact all creditors, by phone and in writing to inform them of the problem.
★ Notify the US Postal Inspector if your mail has been stolen or tampered with:
  - US Postal Service, general number at 1.800.275.8777
★ Contact the Federal Trade Commission to report the problem: www.consumer.gov/idtheft
The FTC is the federal clearinghouse for complaints by victims of identity theft. They provide information to help resolve financial and other problems that may result from identity theft. Their hotline telephone number is 1.877.IDTHEFT (438-4338).
★ Contact the Social Security Administration’s Fraud Hotline at 1.800.269.0271.
★ If you have any checks stolen or bank accounts set up fraudulently, report it to the following companies:
  - National Check Fraud Service 1.843.571.2143
  - Check Rite 1.800.766.2748
  - CrossCheck 1.707.586.0551
  - Equifax Check Systems 1.800.437.5120
  - International Check Systems 1.800.526.5380
  - SCAN 1.800.262.7771
  - TeleCheck 1.800.710.9898 or 927.0188
★ Contact the state office of the Department of Motor Vehicles to see if another license was issued in your name. If so, request a new license number by calling the DMV Fraud Hot-Line at 1.886.658.5758.
★ Obtain witness information:
  - Persons who accepted applications
  - Salespeople
  - Apartment Managers
  - Employers
★ What is the financial loss to you and where did this occur? Gather all documents and supply them to the Travis County Sheriff’s Office at the time of the report.

★ Call each of the three credit bureaus’ fraud units to report identity theft. You may request to have a “Fraud Alert / Victim Impact” statement placed in your credit file asking that creditors call you personally before authorizing or opening any new credit accounts.
★ Request that a copy of your credit report be mailed to you. This is free to ID theft victims. At least one of the credit bureaus will do this, free of charge, to ID theft victims for life.
★ Alert your banks to flag your accounts and contact you to confirm any unusual activity. Change your PIN and password.
★ Contact the Social Security Administration’s Fraud Hotline at 1.800.269.0271.
★ To stop pre-approved credit offers, contact the credit reporting associations’ national opt-out number 1.888.567.8688

CONTACT INFORMATION FOR THE THREE CREDIT BUREAUS

<table>
<thead>
<tr>
<th>Equifax</th>
<th>Experian</th>
<th>Trans Union</th>
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</thead>
<tbody>
<tr>
<td>PO Box 740241</td>
<td>PO Box 9595</td>
<td>PO Box 6790</td>
</tr>
<tr>
<td>Atlanta, Georgia 30374</td>
<td>Allen, Texas 75013</td>
<td>Fullerton, California 92834</td>
</tr>
<tr>
<td>To order your report, call 1.800.685.1111</td>
<td>To order your report, call 1.888.397.3742</td>
<td>To order your report, call 1.800.916.8800</td>
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I would like additional information on the following services. (Check all that apply and return this section to TCSO.)

- Alarm Unit (registration)
- Auto Theft Prevention Programs
- Bike Safety Brochure
- Brown Santa
- Business Security Survey
- Child Safety Seat Inspection
- Crime Prevention Tips for Seniors
- Halloween Safety Tips Brochure
- Explorer Post 1099
- Home Security Survey
- Ident-A-Child
- Identity Theft Brochure
- National Night Out (NNO)
- Neighborhood Watch
- Respect Law & Authority Brochure
- Sheriff’s Citizen’s Academy
- Stranger Danger Brochure
- TIE Tags
- Triad/SALT
- Vacation Crime Prevention Tips
- Victim Services
- VIN Etching
- Other ________________________

Name: ______________________________
Address: ____________________________
____________________________________ City ___________________, Zip ________
Home Phone (____) ________________
Cell Phone (____) ________________
E-mail ______________________________

I would like to receive safety tips and notification of upcoming events by e-mail.