IDENTITY THEFT

During the past decade a new variety of crime has emerged....Identity Theft.

Skilled identity thieves use a variety of methods to steal your personal information, including:

SKIMMING. They steal credit/debit card numbers by using a special storage device when processing your card.

PHISHING. They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.

CHANGING YOUR ADDRESS. They divert your billing statements to another location by completing a "change of address" form.

"OLD-FASHIONED" STEALING. They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new check or tax information. They can also steal personnel records from their employers or bribe employees who have access.

CCSO #169 OPS 10-1

Be sure to review you credit report annually. *Make sure it is accurate.*

EQUIFAX – www.equifax.com
1-800-685-1111
P.O. Box 740241
Atlanta, GA 30374-0241

EXPERIAN – www.experian.com
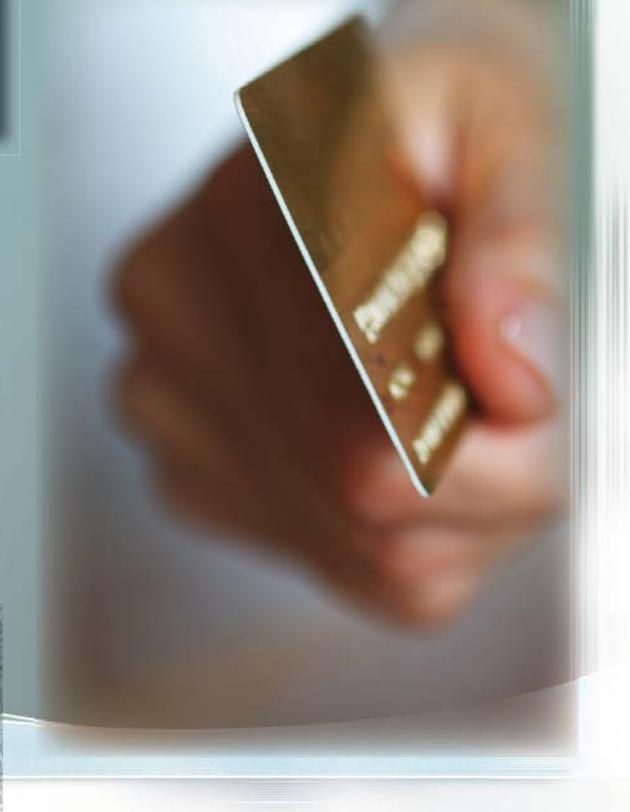1-888-397-3742
P.O. Box 2104
Allen, TX 75013

TRANSUNION – www.transunion.com
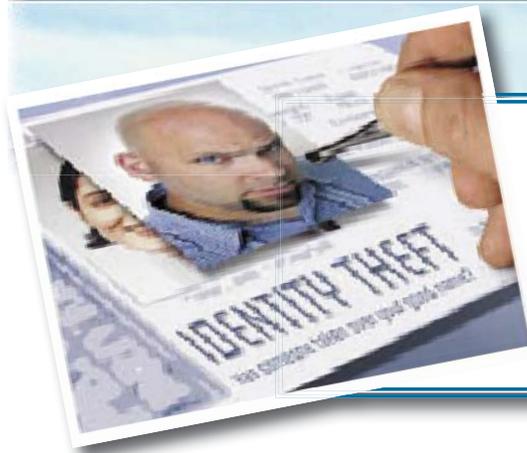1-800-916-8800
P.O. Box 1000
Chester, PA 19022

or visit *www.AnnualCreditReport.com*
to order your free credit report each year.

SHERIFF
Carroll County
·1837·
MARYLAND

**Carroll County Sheriff's Office
100 North Court Street
Westminster, MD 21157
410-386-2900**

DON'T BE A VICTIM!

Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.

SAFEGUARD YOUR INFORMATION!

- **Shred** financial documents and paperwork that contain personal information

- **Keep** your personal information in a secure place at home, especially if you have outsiders coming in to your house

- **Don't give out** personal information on the phone, through the mail, or over the internet unless you know who you are dealing with.

- **Protect** your Social Security number. Don't carry your Social Security card with you or write your Social Security number on a check. Ask to use another identifier.

- **Never click** on links sent in unsolicited e-mails; instead, type in a web address you know. Use firewalls, anti-virus/spyware software and keep them up-to-date. Visit OnGuardOnline.gov for more information.

- **Don't use** an obvious password like your birthdate, mother's maiden name, phone number or the last four digits of your Social Security number.

WATCH FOR SUSPICIOUS ACTIVITY BY MONITORING YOUR FINANCIAL ACCOUNTS AND BILLING STATEMENTS.

BE ALERT
TO SIGNS THAT REQUIRE IMMEDIATE ATTENTION SUCH AS:

Bills that do not arrive as expected

Unexpected credit cards or account statements

Denials of credit for no apparent reason

Calls or letters about purchases you did not make.

IF YOU SUSPECT YOU'VE BEEN A VICTIM OF IDENTITY THEFT, THERE ARE STEPS YOU CAN TAKE!

- **FILE A POLICE REPORT.** File a report with law enforcement officials to help you with creditors who may want proof of the crime.

- **CLOSE ACCOUNTS.** Close any accounts that have been tampered with or fraudulently established.
  - Call the security of fraud departments of each company where the account(s) were opened or changed. Follow up in writing and keep copies of all supporting documents and records of your conversations about the theft.
  - Ask for verification that the disputed account has been closed and fraudulent debts discharged.
  - Use the ID THEFT AFFIDAVIT at ftc.gov/idtheft to support your written statement.

- **PLACE A "FRAUD ALERT" ON YOUR CREDIT REPORTS.** This alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts.

- **REPORT THE THEFT TO THE FEDERAL TRADE COMMISSION.** Your report helps law enforcement officials across the country in their investigations.
  - **Online**: ftc/gov/idtheft
  - **Phone**: 1-877-ID-THEFT or TTY, 1-800-653-4261
  - **Mail**: Identity Theft Clearinghouse Federal Trade Commission, Washington, DC 20580