

Identity theft can happen anywhere and no one is immune. Its effects are far reaching and can last indefinitely.

This brochure has been provided by the Bellevue Police Department to provide information to those wishing to take extra precautions to avoid becoming victims of Identity Theft and to outline necessary courses of action to those who have already become victim of this crime

TIPS

- Do not sign the back of your credit cards. Instead, put "PHOTO ID REQUIRED".
- When you are writing checks to pay on your credit card accounts, DO NOT put the complete account number on the "For" line. Instead, just put the last four numbers. The credit card company knows the rest of the number, and anyone who might be handling your check as it passes through all the check processing channels won't have access to it.
- Put your work phone # on your checks instead of your home phone. If you have a PO Box use that instead of your home address. If you do not have a PO Box, use your work address. Never have your SS# printed on your checks. You can add it if it is necessary. If it is printed on, anyone can get it.

OF EXTRA IMPORTANCE -TAKE NOTE !!!

- Place the contents of your wallet on a photocopy machine. Do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place.

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Identity Theft

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STAYING SAFE

This informational brochure is designed to provide brief information on the crime of Identity Theft, steps to take to avoid being victimized, and a guideline to follow if you become a victim of this crime. There are no guaranteed ways to prevent identity theft, but there are steps to follow to minimize your risk.

- Check your credit reports with all three major credit-reporting agencies at least once a year. They should be checked for accuracy and suspicious activity. Contact Trans Union (800-888-4213, www.transunion.com), Experian (888-397-3742, www.experian.com), and Equifax (800-685-1111, www.equifax.com).
- Consider hiring a credit monitoring service that will alert you whenever there is activity on your credit report. However, be aware that most services monitor only a single credit reporting agency, so you still need to get reports from the other agencies. Annual fees start at around \$50.
- Be alert to bills and credit cards that don't arrive on schedule or that appear to have been opened.
- Avoid giving out your Social Security number, especially if you did not originate the contact. Find out if there are alternatives.
- Opt out of pre-approved credit card offers by calling 888-567-8688, a service supported by all credit agencies.

- Carry your checkbook, credit and ATM cards only when you plan to use them. Keep your Social Security card at home, and be sure the number isn't printed on any cards or checks. Carry your health insurance card only on doctors' visits.

Use a cross-cut shredder to destroy personal documents such as bills and bank statements

WHEN THE WORST HAPPENS

If you suspect that your identity has been stolen, here is what you must do:

- Call the fraud hotlines of the three major agencies: Trans Union (800-680-7289), Equifax (800-525-6285) and Experian (888-397-3742). Ask them to flag your credit profile with a fraud alert to prevent any accounts from being opened without your approval.
- File a report with your local police; you'll need a copy of the report to show creditors. You may also need to contact the police where the crime occurred, as well as the U.S. Postal Inspector, if a fraudulent change-of-address was filed.
- Close every phony account, and ask for copies of the original credit applications for your files; they may contain information that will help police track down the thief. If your existing accounts have been accessed, close them, too. After every phone call, send the creditor a certified letter to reiterate the conversation and document your requests.
- If the stolen items include anything with your Social Security number on it, call the Social Security Administration to report

that the number has been used fraudulently.

- Call the Department of Motor Vehicles to find out if a duplicate license has been issued in your name.
- File a complaint with the Federal Trade Commission's Identity Theft Hotline (877-438-4338).
- Keep detailed records, including a log of your phone calls and copies of all documents. Plan to save this information indefinitely.

For assistance and more information, contact the following:

- Federal Trade Commission's Identity Theft Hotline (www.consumer.gov/idtheft, (877-438-4338).
- Identity Theft Resource Center (www.idtheftcenter.com, (858-693-7935).
- Trans Union's Fraud Victim's Assistance Department (800-680-7289).

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