

IDENTITY THEFT



WHAT IS IDENTITY THEFT?

Identity theft is when someone takes, uses, sells or transfers the “personal identifying information” of someone else without that person’s approval, with the intent to use the information for an unlawful purpose.

IDENTITY THIEVES CAN USE THE INFO TO:

- Call your credit card issuer and pretend to be you, asking to change the mailing address on the account. As bills are sent to the new address, it may take some time before you realize there is a problem.
- Open a new credit card account using your name, date of birth, and social security number. When they do not pay the bills, the delinquent account is put on your credit report.
- Establish a phone in your name.
- Open a bank account in your name and write bad checks on that account.
- File for bankruptcy under your name to avoid paying debts they have incurred under your name, or to avoid eviction.
- Take out auto loans in your name.
- Give your name to the police during an arrest. If they do not show up for their court date, an arrest warrant is issued in your name.
- Use your social security number to obtain employment credentials.

THE MOST COMMON KINDS OF ID THEFT:

- Credit card fraud
- Phone and utility fraud
- Bank fraud
- Employment-related fraud
- Government document or benefit fraud
- Loan fraud

HOW IDENTITY THEFT OCCURS

Skilled thieves get your personal identifying information by:

- Stealing your ID cards, credit cards, and bank cards.
- Stealing personal information from your home.
- Stealing mail, including account statements, and pre-approved credit information.
- Stealing credit or debit card numbers as the card is being processed.
- Going through the trash.
- “Skimming” your credit card through a special information device that stores the card information.
- “Shoulder surfing” to overhear or see any personal identifying information.
- Spyware quietly transmits your personal information to cybercriminals.
- You give it to people you trust.

WHAT TO DO IF YOU ARE A VICTIM

- Place a fraud alert on your credit reports and carefully review your credit reports.
- Contact your institutions. Close all accounts that have been accessed by identity thieves.
- Keep a log of who you speak to and when.
- Send a follow-up letter for all phone calls and send all letters by certified mail. Keep copies of all letters and documents.
- Make a police report to the Cheyenne Police Department (307) 637-6525. Ask for a copy to show your financial institutions.
- File a report with the Federal Trade Commission’s (FTC) Identity Theft Department 877-ID THEFT www.consumer.gov/idtheft/