

## Identity Theft

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### What is Identity Theft?

Identity Theft is the fraudulent use of one's personal identifying information. A thief may use a stolen Social Security number, driver's license, date of birth, or mother's maiden name to open new bank or credit card accounts, charge existing credit card accounts, write checks, or obtain new loans.

### How Does Identity Theft Occur?

Identity thieves obtain information by stealing a wallet, taking or diverting mail from its intended recipients, rummaging through trash for personal data, embezzling personal info from workplace records, or intercepting information transmitted electronically. Contrary to popular belief, most ID theft cases aren't Internet-based.

### How Do You Know if Your Personal Data Has Been Stolen?

A victim may receive bills, credit card statements, calls from businesses or collection agencies, or other notices of debt and purchase he/she knows nothing about. In many instances, people are unaware they've become victims of fraud until the unpaid debt notices have been forwarded to collection agencies.

## PREVENTION

- Carry a minimal amount of personal information with you and limit the number of credit cards in your wallet.
- Personalize your bank checks only with your first initial and last name (exclude your mailing address).
- Store files that contain personal information in a safe place at home. Encrypt computer data, including backup files, with a program such as WinZip. Don't keep financial information on your laptop. Shred documents containing personal data before you discard them.
- Keep copies (front and back) of all cards carried in your wallet in a safe place at home in case your wallet is stolen.
- Don't give out any personal information via phone, mail or internet unless you initiated the contact.
- When asked to provide personal data, verify that the information is essential to complete the transaction. Ask questions such as: "Why do you need my Social Security number?", "How will it be used?", "How do you protect my Social Security number from being stolen?", or "What will happen if I don't provide my Social Security number?"
- Protect your financial accounts (such as brokerage, bank, credit card, and employer benefits) with security codes / passwords that don't reference your personal information.
- Pay attention to billing cycles and statements. Contact the creditor if a statement doesn't arrive.
- Update computer virus protection regularly. For high-speed internet connection, use a firewall program which prevents hackers from accessing your computer. Protect your online activities with an anti-keylogging program such as [KeyScrambler](#).
- Check your credit report at least once a year. Stagger your requests to the three major credit agencies so you receive a report every four months. If you've been a victim, review it quarterly. Be aware of "imposter" websites that claim to offer "free credit reports" or other credit report monitoring services. Only one website is authorized to fill orders for the free annual credit report under law – <https://www.annualcreditreport.com/>. The jury is out on credit monitoring services. For now, it is hard to recommend any.
- Do not use links contained in an e-mail to navigate to a financial institution's Web site. Chances are high that it is a "phishing" e-mail. (Note: Phishing is a form of identity theft where fake e-mails sent out or fictitious websites set up, asking to urgently update bank account or credit card information, which is sent then to identity thieves.)
- Consider opting out from various direct mailing lists and signing up with the national Do-Not-Call registry (see information in the Resource Table provided on the 2<sup>nd</sup> page).
- To prevent potential creditors from accessing your credit history files and from granting instant credit to thieves, contact the three credit-reporting agencies to learn about security freezes and fraud alerts.

## IF YOU'VE BEEN VICTIMIZED

- Immediately call your respective financial institutions to cancel your credit and debit cards. Your potential liability may depend on how soon you reported the crime.
- Contact us for advice and assistance.
- File a report with local police. If identity theft is not a crime under your state law, ask to file a Miscellaneous Incident Report instead. If the local police won't take a report, contact state police.

# BRIEF



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- Document all of your communication relative to ID theft: dates, times, institutions and individuals contacted. It is best to contact financial institutions, credit-reporting agencies and other fraud-related companies in writing, so that your requests and claims are on record with the recipients.
- To make certain that you're not responsible for any debts incurred by identity theft, you must prove to creditors that you didn't accumulate the debt. To make the procedure easier, fill out the Creditor Affidavit Form which is widely accepted by creditors (*see information in the Resource Table below*).

## RESOURCE TABLE

Category / Topic	Source
<b>Annual Credit Report:</b> Request free annual credit report	<a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a> ; for credit report request mail-in form, follow the link: <a href="https://www.annualcreditreport.com/cra/order?mail">https://www.annualcreditreport.com/cra/order?mail</a>
<b>Credit Offers:</b> Opt out from pre-approved credit offers	888-5-OPT-OUT (67-8688) or <a href="http://www.optoutprescreen.com">www.optoutprescreen.com</a>
<b>Direct Mail / E-mail Marketing:</b> Remove name from catalog/magazine offers and other solicitations	Use the Direct Marketing Association's free online mail management service to reduce catalogs, magazine offers, and other forms of direct mail solicitation at <a href="http://www.dmchoice.org">www.dmchoice.org</a> . The DMA also has an e-mail Preference Service (eMPS) on the same site. For mail only, write to: Mail Preference Service, Direct Marketing Association, PO Box 643, Carmel, NY 10512. There is a \$1 processing fee for mail-in requests.
<b>Direct Mail:</b> Reduce mail order catalog flow	E-mail your request to <a href="mailto:abacusoptout@epsilon.com">abacusoptout@epsilon.com</a> or write to Epsilon Data Services, P.O. Box 1478, Broomfield, CO 80038. Include full name and current address (and previous address if you have recently moved.)
<b>Phone Marketing:</b> Remove name from telemarketing lists	To be removed from phone solicitation lists, register online at <a href="http://www.donotcall.gov">www.donotcall.gov</a> , call 1-888-382-1222 from the phone you want to register, or write to Telephone Preference Service, Direct Marketing Association, PO Box 1559, Carmel, NY 10512 (telemarketers have up to 31 days to comply). Companies you do business with will not be removed, however.
<b>ID Theft:</b> Fraud departments of credit-reporting agencies	<b>TransUnion:</b> 800-680-7289; <a href="http://www.transunion.com">www.transunion.com</a> Fraud Victim Assistance Department, P.O. Box 6790, Fullerton, CA 92834-6790 <b>Equifax:</b> 800-525-6285, <a href="http://www.equifax.com">www.equifax.com</a> Fraud Division, P.O. Box 740250, Atlanta, GA 30374-0250 <b>Experian:</b> 1-888-EXPERIAN (397-3742); <a href="http://www.experian.com">www.experian.com</a> ; Fraud Division, P.O. Box 9532, Allen, TX 75013. Write to avoid Experian's marketing pitch for "free" credit management tools.
File a complaint with FTC (Federal Trade Commission)	The FTC's website is <a href="http://www.ftc.gov">www.ftc.gov</a> ("Identify Theft" in the <b>Quick Finder</b> menu). Call ID Theft Hotline (toll-free): 877-ID-THEFT (438-4338); or write to Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580
Sample letters to creditors, law enforcement agencies	<a href="http://www.ftc.gov/bcp/edu/microsites/idtheft/tools.html">www.ftc.gov/bcp/edu/microsites/idtheft/tools.html</a> <a href="http://www.idtheftcenter.org/">www.idtheftcenter.org/</a> (look for "Letter Templates" under <b>Victim Resources</b> )
ID Theft Affidavit	<a href="http://www.ftc.gov/bcp/edu/resources/forms/affidavit.pdf">www.ftc.gov/bcp/edu/resources/forms/affidavit.pdf</a>
Resources on ID theft	<a href="http://www.privacyrights.org">www.privacyrights.org</a> <a href="http://www.idtheftcenter.org">www.idtheftcenter.org</a> (take the ID theft prevention quizzes) <a href="http://www.ftc.gov">www.ftc.gov</a> <a href="http://www.onguardonline.gov">www.onguardonline.gov</a>
<b>Social Security Fraud:</b> Report fraud	Visit the link <a href="http://www.ssa.gov/oig/guidelin.htm">www.ssa.gov/oig/guidelin.htm</a> or contact Social Security Fraud Hotline at 800-269-0271, from 10 a.m. to 4 p.m. EST or write to: Social Security Fraud Hotline, P.O. Box 17768, Baltimore, MD 21235.