

Shelby Police Department's *Mission Statement*

To provide our citizens and guests a safe environment in which to live and work, through a professional delivery of service, with a honest and fair police professional who exhibits the highest standards of professionalism.

Vision Statement

To be a recognized leader in our community by providing the highest level of customer service.

Core Values

*Honesty
Teamwork
Integrity
Professionalism
Respect*

Crime Prevention Tips From National Crime Prevention Council



Shelby Police Department

Identity Theft



Guide for Victim's of Identity Theft

311 South Lafayette Street
Shelby, North Carolina 28150

Phone: 704-484-6845
Fax: 704-484-6815

What To Do if You Are a Victim:

- File a Police Report and get a copy of it to supply to your creditors.
- Contact the fraud department of the three major credit bureaus and ask them to place a fraud alert on your credit file. Trans-union (1-877-322-8228), Equifax (1-800-685-1111), and Experian (1-888-397-3742).
- Close all the accounts that you know or believe have been tampered with or opened fraudulently.
- File your complaint with the FTC at www.consumer.gov/idtheft. The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations.



IDENTITY CRIMES

In the course of the day you may write a check at the drugstore, charge tickets to a concert, rent a car, call home on your cell phone, or apply for a credit card. Chances are you don't give these routine transactions a second thought. But others may.

Identity theft is the nation's fastest growing crime affecting countless new victims each year.

Examples of Identity Theft are obtaining credit cards in someone else's name, stealing money from someone's bank accounts, obtaining loans in someone else's name and much more. These crimes can go unnoticed for months and cost victims thousands of dollars.

All an identity thief needs is any combination of your Social Security number, birth date, address, and phone number. This makes it possible to create a fake driver's license and then pose as you in order to apply for credit. The identity thief might put in a change of address with a credit card company so you will not know that someone else is running up charges. Once an identity thief opens one account, opening additional accounts is easier.

Identity thieves can get information about you from many places. They may pick up your discarded personal information from utility bills, credit card slips, and bank statements. They may hack into your computer and steal your Social Security or account numbers and credit card information. They may send you an e-mail message asking you to update your account information and link you to a fraudulent website so they can steal your personal information.

How To Prevent Identity Theft

- Never give out personal information over the phone, through the mail, or over the Internet unless you know the person or company that you are dealing with.
- Shred all documents that have your personal or financial information on them.
- Protect your computer from "Hackers" use firewalls and keep your anti-virus software up-to-date.
- Create a hard to guess password and never keep your password with your card.
- Minimize the amount of identification information that you carry with you. Carry only what is needed.
- Never put your social security number on your checks.
- Be careful when using ATM machines and long-distance phone cards. It is easy for someone to look over your shoulder and obtain your PIN numbers.
- Keep a list of all your credit card account numbers along with their customer service phone numbers in a safe place
- If you request a new credit card and it doesn't arrive in an appropriate amount of time, call to make sure that someone has not filed a change of address for you.



- Cancel all credit cards that you have not used in the last six months.
- Pay attention to your billing cycles. If a bill does not arrive on time it could mean that an identity thief has taken over your account and changed the billing address.
- Never submit your credit card number to a website unless it is a secured site. You should be able to identify a secured site by a padlock symbol at the bottom of your screen.
- Order your credit report at least twice a year from the three major credit bureaus: Equifax (www.equifax.com), Experian (www.experian.com), and Trans Union (www.transunion.com). The Fair Credit Reporting Act allows you to get one free credit report from each of the three major credit bureaus once per year.
- Visit www.annualcreditreport.com.
- Correct all mistakes on your credit report in writing. If a mistake is found send a letter to the credit reporting agency identifying the problem item by item and include a copy of the credit report.

DETER·DETECT·DEFEND

AVOID THEFT