



What Is Identity Fraud?

Identity Theft involves acquiring key pieces of someone's identifying information, such as name, address, date of birth, social security number or other information enabling the identity thief to commit numerous forms of fraud. This may include, taking over the victim's financial accounts, opening new bank accounts, purchasing automobiles, renting apartments, applying for loans, credit cards, social security benefits, or establishing services with utility companies.

If you become a victim:

- Set up a folder to keep a detailed history of this crime.
- Keep a log of any contacts you make and make copies of all documents.
- Notify the US Postal Inspector if your mail has been stolen or tampered with:
 - US Postal Inspection Service (410-715-7700)
 - US Postal Inspection Service-Local Post Office (See listing under Federal Government.)
www.usps.gov/websites/depart/inspect
- Contact the Federal Trade Commission to report the problem. The FTC is the federal clearinghouse for complaints by victims of identity theft. The FTC help victims by providing information to help resolve financial and other problems that could result from identity theft. 1-877-IDTHEFT(438-4338)
www.consumer.gov/idtheft
- Alert your banks to flag your account and contact you to confirm any unusual activity.
- Request a change of PIN and a new password. Contact the Social Security Administration's Fraud Hotline at 1-800-269-0271. <http://www.ssa.gov/oig/hotline>
- Contact the Motor Vehicle Administration to see if another license was issued in your name. If so,

request a new license number and fill out the DMV complaint form to begin the fraud investigation process.

- Obtain description of suspect (if known).
- Obtain witness information.
- Determine your financial loss. Attach all supporting documentation.
- Contact all creditors, by phone and in writing to inform them of the problems.
- Call each of the three credit bureaus' fraud units to report the identity theft, (follow up with a letter). Ask to have a "Fraud Alert/Victim Impact: statement placed in your credit file asking that creditors call you before opening any new account.
- Request that a copy of your credit report be sent to you.

Check Fraud

- If you have any checks stolen or bank accounts set up fraudulently, report it to the following companies:

Certegy Check Services: 1-800-770-3792,

www.certegy.com

CheckRite- 800-766-2748

Chexsystems: 800-428-9623

Cross Check: 800-552-1900

National Processing Co: 800-526-5380

Shared Check Authorization Network

800-262-7771

TeleCheck- 800-710-9898, www.telecheck.com

National Check Fraud Hotline: 843-571-2143

Preventive Actions

- Promptly remove mail from your mailbox after delivery. Do not leave in unsecured mail receptacles.
- Deposit outgoing mail in post office collection mailboxes or at your local post office.
- Never give personal information over the telephone, such as your social security number, date of birth, mother's maiden name, credit card number, or PIN code, unless you initiated the phone call. Protect this information and release it only when absolutely necessary.
- Shred pre-approved credit applications, credit card receipts, bills and other financial information you don't want before discarding them in the trash or recycling bin.

- Report all lost or stolen credit cards immediately.
- Order your credit report from the three credit bureaus once a year to check for fraudulent activity or other discrepancies. (Maryland Law allows you to get one free copy a year from each credit bureau).
- Never leave receipts at bank machines, bank counters, trash receptacles, or unattended gasoline pumps.
- Memorize your social security number and all of your passwords. Do not keep them in your wallet or purse.
- Sign all credit cards upon receipt.
- Save all credit card receipts and match them against your monthly bills.
- Be conscious of normal receipt of routine financial statements. Contact the sender if they are not received in the mail.
- Notify your credit card companies and financial institution in advance of any change of address or phone number.
- Never loan your credit cards to anyone else.
- Never put your credit card or any other financial account number on a post card or on the outside of an envelope.
- If you applied for a new credit card and it hasn't arrived in a timely manner, call the bank or credit card company involved.
- Closely monitor expiration dates on your credit cards. Contact the credit card issuer if replacement cards are not received prior to the expiration date.
- Beware of mail or telephone solicitations disguised as promotions offering instant prizes or awards designed solely to obtain your personal information or credit card numbers.
- Balance your checkbook on a monthly basis for possible fraudulent charges on your debit card number. The bank limits the time period in which complaints can be filed and you are reimbursed for fraudulent charges.

INTERNET AND ON-LINE SERVICES

- Use caution when disclosing checking account numbers, credit card numbers or other personal financial data at any Website or on-line service location unless you receive a secured authentication key from your provider.
- When you subscribe to an on-line service, you may be asked to give credit card information. When you enter any interactive service site, beware of con-artists that may ask you to "confirm" your enrollment service by disclosing passwords or the credit card account number used to subscribe. Don't give them out!

Security Freezes Help Prevent Identity Theft

- When a security freeze is in place at all three major credit bureaus, an identity thief cannot open a new account because the potential creditor or seller of services will not be able to check the credit file. When the consumer is applying for credit, he or she can lift the freeze temporarily using a PIN so legitimate applications for credit or services can be processed.
- Starting January 1, 2008 Maryland consumers are able to freeze their credit reports as a way to protect themselves from identity theft. The three major credit bureaus have posted instructions on their websites for how to place the security freeze.

Maryland Law

- Commercial law:
 - Title 14 Miscellaneous consumer protection provisions
 - Subtitle 12. consumer credit reporting agencies
- Criminal law
 - Title 8. Fraud and related crimes
 - Subtitle 3. Identity fraud
- Online:
 - <http://www.michie.com/maryland>

INFORMATIONAL WEBSITES

- <http://www.marylandpirg.org/>
- <http://www.consumersunion.org/>
- Federal Trade Commission: www.ftc.gov
- Maryland Office of the Attorney General www.oag.state.md.us/consumer
- Privacy Rights Clearing House www.privacyrights.org
- Consumer Debit Resource www.consumerdebit.com
- Internet Fraud Complaint Center: www.ic3.gov

Credit Bureaus

Equifax- www.equifax.com

PO Box 740241 Atlanta, GA 30374-0241

- To order report, call 1-800-685-1111
- To report fraud, call 1-800-525-6285

Experian- www.experian.com

PO Box 1017 Allen, TX 75013-0949

- To order report, call 1-888-397-3742
- To report Fraud, Call 1-888-397-3742

Trans Union- www.transunion.com

PO Box 390, Springfield, PA 19064

- To order report, call 1-800-888-4213
- To report fraud, 1-800-680-7289

Notes:

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IDENTITY FRAUD Quick Reference Guide



BALTIMORE COUNTY POLICE DEPARTMENT

Your BCoPD Case Number is:

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Investigating Officer:

Name ID# Precinct Telephone

Investigating Detective (if assigned):

Name ID# Telephone

Please reference the above when you have contact with any business or law enforcement agency concerning this report.

The reporting officer is responsible for the initial investigation. If there are workable leads, such as witnesses and suspect information, the reporting officer may continue the investigation or it may be assigned to a Precinct Detective or to an Economic Crimes Detective.

**Baltimore County Police Department
Economic Crimes Team
700 East Joppa Road
Towson, Maryland 21286
410- 887-2190
Fax: 410-887-8097**