



IDENTITY THEFT



*Deter,
Detect &
Secure your
Identity*

Sebastian Police Department
1201 Main Street
Sebastian, FL 32958
Emergency - Dial 911
Non-Emergency - 772-589-5233



Additional Websites

- ◆ www.ic3.gov - The FBI created this site for internet generated fraud such as e-mail scams.
- ◆ www.ftccomplaintassistant.gov - The Federal Trade Commission has created this site in order to file an identity theft report along with other resources.
- ◆ www.myfloridalegal.com/identitytheft - This site was created by the Florida Attorney General and also provides a link to the Federal Trade Commission to file an identity theft report.
- ◆ www.fraudaid.com - Fraud Aid is a non-profit organization created to educate and guide individuals through identity theft and fraud.

The Federal Trade Commission

www.ftc.gov

600 Pennsylvania Avenue, NW

Washington, DC 20580

1-877-382-4357

Keep Your Personal Info Safe

- ◆ **Be alert of impersonators** - Don't give out personal information on the phone, or through the internet unless you know who you are dealing with.
- ◆ **Safely dispose personal info**
 - Before you get rid of a computer, delete all of the personal information it stores. Also with mobile devices, check how you can permanently delete information on it.
- ◆ **Don't overshare on social sites** - If you post too much about yourself online, identity thieves can access information about your life. Never post your phone number, social security number, where you work/live, etc.

Fraud Alert

A fraud alert is FREE!! It also makes it harder for someone to open new accounts in your name. Call one of these companies:

- Experian.com/fraudalert or 1-888-397-3742
- TransUnion.com/fraud or 1-800-680-7289
- Equifax.com/CreditReportAssistance or 1-888-766-0008

Victim of Identity Theft?

If you are a victim of Identity Theft, you do not necessarily need to file a police report with the local police. The Federal Trade Commission (FTC), who deal with Identity Theft, have recently changed the requirements for reporting Identity Theft.

Steps to take:

1. Call the companies where you noticed the identity theft took place.
2. Notify their fraud departments and ask them to freeze/close the accounts.
3. Change logins, passwords and PINs on your accounts.
4. Place a fraud alert and get your credit reports.
5. Go to the website www.IdentityTheft.gov
6. Click on Report Identity Theft "Get Started"
7. Follow all of the instructions and make a personal recovery plan.
8. You will be given a confirmation number for your report and will be able to call and speak with a FTC counselor.

Note Please be as detailed as possible when filling out the report online. This will help you get started on your recovery quickly.

* We recommend that you keep a detailed log of all conversations and any transactions in which you participated in your case. Make sure you write down the date, time, and which identity theft specialist you spoke to. It also would be helpful to acquire a reference or confirmation number each time you deal with your identity theft case. *



Signs of Identity Theft!!

Identity thieves can utilize your personal information to drain your bank account, use your credit cards, open new accounts, and obtain medical treatment. Thieves can also get a tax refund under your name.

Warnings to look for:

- ◇ Withdrawals from your bank account that you don't recognize.
- ◇ Not receiving bills or other mail.
- ◇ Receiving unexpected mail.
- ◇ Having debt that you don't recall or have.
- ◇ Medical provider bills for services you didn't use.
- ◇ Receiving a notice in the mail saying your information was compromised through a data breach at a company.
- ◇ Any of your accounts being flagged for suspicious activity.
- ◇ Unfamiliar account changes.
- ◇ Your credit report having unexpected changes.



If you notice any of these warnings apply to you, keep a close eye on all of your accounts and follow the steps on the previous page.

Protect What's Yours!

- ◆ Never keep your Social Security card with you unless you need it for a specific reason.
- ◆ Protect confidential papers such as bank statements, insurance information, all records, etc in safe places. If it needs to be thrown away, use a secure shredder.
- ◆ Always monitor your credit score and financial information.
- ◆ Create complex passwords that identity thieves cannot guess easily.
- ◆ Pay attention to your billing cycles and monitor your expenses.
- ◆ Install firewalls and virus detection programs on your computer.
- ◆ Be aware and don't provide a lot of personal information when using public Wi-Fi.



"FREE" Credit Report

Get your free credit reports from Equifax, Experian, and TransUnion. Go to annualcreditreport.com or call 1-877-322-8228