

# Identity Theft & Fraud

Spokane C.O.P.S. Crime Victim Advocate

## Quick Tips for Safeguarding Your Identity

- \* Shred all financial documents and paperwork with any personal information before discarding them.
- \* Don't carry your Social Security card in your wallet or purse.
- \* Carry only the credit cards and ID cards that you anticipate needing.
- \* Don't give out any personal information on the phone, through the mail or on the internet unless you know who you are dealing with.
- \* Never click on links sent in unsolicited emails.
- \* Use firewalls, anti-spyware and anti-virus software to protect your computer.
- \* Don't use obvious passwords.
- \* Keep your personal information in a secure place at home.
- \* Be alert to signs of possible trouble such as bills not arriving when expected, unknown charges on your financial statements, denials of credit for no apparent reason.
- \* Order and inspect your credit report:  
[www.annualcreditreport.com](http://www.annualcreditreport.com)  
or call 1-877-322-8228



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Crime Victim Advocate  
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## What to do if it happens to you

- \* Report the incident to law enforcement and order a copy of your police report.
- \* File a report with the Federal Trade Commission: online at: [ftc.gov/idtheft](http://ftc.gov/idtheft) or call: 1-877- ID-THEFT (438-4338)
- \* Report the identity theft to your financial institution and consider closing your accounts.
- \* Place a "Fraud Alert" on your credit reports :  
Experian - 1-888-397-3742  
TransUnion - 1-800-680-7289  
Equifax - 1-800-525-6285
- \* Call an Advocate for assistance if needed: 509-625-3381

**Identity Theft** is the fastest growing crime in America.

### Common Methods

Dumpster Diving  
Skimming  
Phishing  
Hacking  
Old Fashioned  
Stealing  
Mail Theft  
Shoulder Surfing

### Helpful Resources

Place your name on the Do Not Call List:  
1-888-382-1222  
[www.donotcall.gov](http://www.donotcall.gov)

Stop unsolicited credit card offers at:  
[www.optoutprescreen.com](http://www.optoutprescreen.com)  
1-888-5-OPT-OUT

Opt out of Direct Mail Marketing at  
[www.dmachoice.org](http://www.dmachoice.org)  
1-888-5-OPT-OUT

Spokane Crime Victim Service Center 24-Hour Help Line 1-866-751-7119

A program of Lutheran Community Services

## ***SAFETY TIPS:***

- \* Destroy unused personal information – SHRED, SHRED, SHRED!
- \* Monitor all financial accounts regularly.
- \* Monitor the computer for signs of viruses and compromise.
- \* Place all documents with personal information (ie; passport, birth certificate, marriage license, extra credit cards, tax records, etc.) in a locked fire proof safe or file cabinet.
- \* Keep current inventory of wallet/purse items.
- \* Consider a Credit Freeze for all accounts.
- \* Password protect telephones, cell phones, computers, and network access information.
- \* Use encryption on home wireless network.
- \* Don't put outgoing mail in a curbside box with the flag up.
- \* Don't put account number on the outside of payment envelopes.
- \* Be aware of others around you when using ATMs or other card swiping devices.
- \* Look for evidence of a secure site when doing business online – https in the browser bar and a lock icon.
- \* Never give out personal information online or over the phone unless you initiated the contact using trusted information and are confident you are dealing with your intended contact.
- \* Minimize the number of identification and credit cards you carry with you – carry only what you absolutely need.
- \* Never carry you Social Security Card.
- \* Cancel all credit cards you have not used in the last six months.
- \* Closely examine all bank and credit card statements as soon as you get them.
- \* Watch for bank and credit card statements to arrive on time – call the bank if they are late.
- \* Don't have new checks mailed to your home – pick them up at the bank.
- \* Keep your wallet in your front pocket and your purse held closely to your body
- \* Order your free credit report annually and check it closely for errors – or [www.annualcreditreport.com](http://www.annualcreditreport.com)  
1-877-322-8228
- \* Memorize your passwords – don't write them down and leave them in a readily accessible place.
- \* Don't use obvious passwords, or use the same password for all of your accounts.
- \* Change your passwords frequently.
- \* Never click on links sent in unsolicited emails.
- \* Open attachments only from known senders.
- \* Limit information posted on social networking sites (ie; Facebook, etc).
- \* Ensure you have a firewall and up-to-date antivirus software running on your computer at all times.
- \* Just say “NO” or hang up the phone if someone unknown to you calls and asks for money – always remember to verify who you are speaking to.