



Darien Police Department

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Identity Theft Informational Brochure

According to the FBI, "Identity theft occurs when someone uses your identity in a crime or fraudulent act. It can happen to anyone – but there are steps you can take to protect yourself and to recover if it happens to you." Here are some resources to assist you:

Federal Trade Commission: <https://identitytheft.gov>

The Federal Trade Commission, the nation's consumer protection agency, collects complaints about identity theft and enters these complaints into Consumer Sentinel, a secure online database that is used by thousands of civil and criminal law enforcement authorities worldwide. While the FTC does not resolve individual consumer complaints, it offers an informative overview of the crime.

Internet Crime Complaint Center: www.ic3.gov

The Internet Crime Complaint Center (IC3) is a partnership between the FBI and the National White Collar Crime Center (NW3C). This site is a comprehensive source of Internet Crime prevention tips and you can file a complaint directly at the site.

Credit Reports: www.annualcreditreport.com

In accordance with the Fair and Accurate Credit Transactions Act (FACT Act) passed in 2003, consumers are entitled to a FREE copy of their credit report from the three nationwide consumer credit reporting agencies (Equifax, Experian, TransUnion). AnnualCreditReport.com provides consumers with the secure means to request and obtain this report once every 12 months.

To dispute information in your credit report or for problems with the credit reporting agencies, you must contact Equifax, Experian, or TransUnion directly:

www.equifax.com

www.experian.com

www.transunion.com

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Fraud Alerts:

An **initial 90 day fraud alert** indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be granted. You may also request one additional free credit file disclosure.

An **extended fraud alert** is similar to an initial 90 day alert, except that it lasts for 7 years, and to verify your request a creditor must contact you on the telephone number(s) you provide to the credit bureaus when you requested the extended fraud alert. A valid police report showing that you have been a victim of identity theft is required to place an extended fraud alert. Also, you may request two additional free credit file disclosures, and your name is removed from prescreened offers of credit or insurance for 5 years.

Tips To Avoid Identity Theft:

Protect Your Social Security Number: Do not disclose it unless absolutely necessary; do not carry your Social Security card with you.

Protect Your Mail & Trash: Opt out of unsolicited mail (that may contain personal information) by calling 888-5OPT-OUT or by logging onto <https://www.optoutprescreen.com>. Use a shredder to discard all paper trash that contains personal information, such as receipts, bank statements, etc.

Protect Your Online Identity: Be wary of what you post on social networks (such as Facebook, Twitter) and change your passwords frequently.

Protect Your Wallet: Make a photocopy of everything in your wallet, including credit card numbers and contact phone numbers in the event of loss and store in a separate place.