

FRAUD TIP OF THE MONTH

IDENTITY THEFT...What Do I Do If I Become A Victim Of Identity Theft... and What Else Can I Do?



By Detective Paul Henninger • Salem Police Department
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If you or your child becomes the victim of Identity Theft, there are some steps you should immediately take to reduce the financial impact of the theft and start the process of correcting your credit history.

Action To Take If Your Identity Has Been Stolen

- ✓ File a report with your local law enforcement agency. Have the incident documented and get a case number.

Even if someone is using your personal information in another city or state, you are also an Identity Theft victim in the city and county where you live. Ask your local law enforcement agency to write a report and issue you a case number, which you will need later. Be realistic. The Salem Police Department, and most other law enforcement agencies, do not have the resources to investigate crimes in another county or state, so don't expect them to do so.

If you live in Salem, or were victimized in Salem, call 503-588-6123. A report will be taken on the phone or in person, depending on the nature of the investigation. You will be issued a Salem Police Department case number listing you as the victim of Identity Theft. Write down the number. We will provide you with informative brochures that will guide you with additional reporting and protect you from further victimization.

- ✓ Always file a complaint with the Federal Trade Commission. Identity Theft is a federal crime, and the FTC maintains a law enforcement database that tracks suspects across state lines. In addition, the FTC provides brochures, affidavit forms and a telephone "Identity Theft Hotline" to assist victims of Identity Theft. The FTC can be contacted at 1-877-438-4338 or www.consumer.gov/idtheft.
- ✓ If your complaint is Internet-related, it is important that you also file a complaint with "IC3," the Internet Crime Complaint Center. The FBI (Federal Bureau of Investigation) and NW3C (National White Collar Crime Center) run this center. IC3's mission is to serve as a vehicle to receive, develop and refer criminal complaints regarding the rapidly expanding arena of cyber crime. It provides a central database where your complaint can be accessed and worked by any federal and local law enforcement officer in the country. Since the center is underfunded and understaffed, don't expect them to work your case, but there is always a chance. You can file a complaint at www.ic3.gov.
- ✓ **VERY IMPORTANT** -- Contact one of the three Credit Bureaus to have a "Fraud Alert" put on your credit history. The contacted bureau will notify the other two credit bureaus. You will receive one free credit report and be provided with information on

how to have the fraudulent transactions removed from your credit history. Call: **Equifax** 1-800-525-6285, **Experian** 1-888-397-3742 or **TransUnion** 1-800-680-7289.

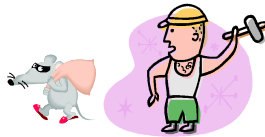
- ✓ Order a free credit report each year. Both you and your child are entitled to a free credit report each year from each credit bureau. Continue to monitor your credit report each year.
- ✓ If you do not want to monitor your credit, or you want someone to assist you in repairing your credit, consider paying for a credit repair and monitoring service.

HOW TO GET A FREE CREDIT REPORT

Federal law requires the three credit bureaus to provide you with a free credit report each year, upon request. You do not have to be the victim of a crime to use this free service. You and your children are entitled to get the free credit report. I suggest that all adults monitor their credit report each year by requesting this free service. I suggest that you only request a copy on your child if you suspect their identity has been stolen.

If you want to order a free credit report, contact the three credit bureaus. This can be done online, using the credit bureaus' official website at www.annualcreditreport.com. This is the only official website approved under federal law. Other websites may offer free credit reports, but they are also trying to sell you a service or product.

WHAT ELSE CAN I DO?



You can use the Internet against these rats. There are private websites dedicated to fighting these scammers. They provide some good information and provide links to report the crimes in other countries, such as Canada. Here are some websites to check out.

Scambusters: www.scambusters.org. This is a great resource for all types of scams. They list some other reporting options, including organizations in other countries.

“419” Coalition Website: home.rica.net/alphae/419coal. Their motto is “We Fight The Nigerian Scam Through Education”.

SpamCop: www.spamcop.net. Their mission is to identify and shut down spammer’s websites and e-mail addresses.

Better Business Bureau: www.bbb.org. This is a good website to file complaints about deceptive or fraudulent businesses practices in the United States and Canada.

National Fraud information Center/Internet Fraud: www.fraud.org. This is a watchdog group sponsored by the National Consumers League. You can add your complaint to their system, which may tip off other consumers.

For more information on Identity Theft and other frauds, visit the Fraud Tips located on the Salem Police Department website at www.cityofsalem.net/departments/police.