
IDENTITY THEFT

28 South 4th Street
Emmaus, Pennsylvania 18049

Phone 610-967-3113
Fax 610-967-6288

www.borough.emmaus.pa.us

What is Identity Theft?

Identity theft is the unauthorized use of personal identifying information such as name, address, date of birth, social security number, and mother's maiden name, in order to impersonate them. This information enables the identity thief to commit numerous forms of fraud, which include, but are not limited to opening new bank or credit accounts, purchasing homes and automobiles, applying for loans, social security benefits, renting apartments and establishing services with utility companies (cable tv, phone, electric etc.)

Who are the Victims of Identity Theft?

Identity fraud can claim many victims. Credit grantors, such as banks and retail merchants,

are victims when they are not paid for the loans or goods sold. A person whose identity has been stolen is a victim, even if protected by insurance coverage or credit card reimbursement provisions. Although they may not have out-of-pocket losses, the Identity theft victim suffers from injuries to their reputations, and may have to go through lengthy and often agonizing processes to reestablish credit.

How Identity Theft May Occur?

People who commit identity theft do not fit a stereotype. The offender may or may not be known to the victim, and the method of operation varies. The following are only a few examples how criminals can obtain personal information: searching through trash cans, mailboxes, obituaries, and old personal computers that have been thrown out where the data has not been wiped clean. They may have access to personal information in their employment. The internet and advancement in computer technology has provided the criminal with more opportunities, where it's up to the thief's imagination. The Identity Thief can pose as someone, and trick a company or person into releasing information.

Preventing Identity Theft!

*Promptly remove mail from you mailbox

*Deposit outgoing mail in post office collection mailboxes or at your local post office. Do not leave it in unsecured location such as your home mailbox.

*Never give personal information over the telephone, such as your social security number, date of birth, mother's maiden , credit card number, or bank PIN code, unless YOU

initiated the call. Protect this information and release only when absolutely necessary.

*Shred ALL discarded paperwork that contains personal identifying information, including pre-approved credit applications, utility bills, medical bills, and anything that contains even just your name and address.

*Stop pre-approved credit offers from being mailed to you, by calling all three credit bureaus and opting out of these programs. You should receive fewer pre-approved credit and loan applications.

*Do not respond to any emails where the sender is unknown to you. Many scams are initiated by sending an email that asks you to respond, to cancel whatever it is the email says. When you respond, they may ask for your information, or can capture your personal information and Passwords from your computer.

*Memorize your passwords, bank PIN's, and other numbers. Do not write them on cards or store them in you wallet or purse, or other areas where they may become accessible to others.

*Empty your wallet or Purse and only carry the absolute minimum. Never carry your social security card with you unless you must do so for traveling. Cancel any credit cards that you don't use. If you lose your purse or wallet, think how easy it would be for someone to assume your identity.

*Check your credit report for fraudulent activity, with the three bureaus, on a regular basis.

*Beware of mail or telephone scams that are disguised as promotions or instant prizes. These are used solely for obtaining personal information or money.

*Do not put any account numbers or credit card numbers on the outside of the envelope.

*Do not put your name on the outside of the envelope with the return address. Instead, only put your address.

*If you are doing online purchases or banking, make sure your computer software is up to date. Including but not limited to anti-virus software, firewalls, operating system patches.

***Be cautious and alert at all times. These are only some things that you can do to help protect yourself.

What to do if you are a victim of Identity Theft

If you have been victimized by identity theft, you should take certain steps to protect yourself and minimize the consequences. Correcting the damage to your credit rating and good name may be a tedious and time consuming process.

If you are a resident of the Borough of Emmaus, you should first file a report with the Emmaus Police Department. If you are not a resident of Emmaus, you should contact your local Police Department. You will need a report filed and an incident number to give to the various agencies to show that you may have been a victim of identity theft.

After the report is made, it may take several days for a detective to contact you to start the follow-up investigation.

Next, contact one of the three credit reporting agencies:

Experian www.experian.com
1(888)397-3742

Equifax www.equifax.com
1(800)525-6285

TransUnion www.tuc.com
1(800) 680-7289

You should request a "Fraud Alert" be placed on your credit. There is no longer a need to call all three bureaus. The bureaus notify each other, once a "Fraud Alert" is reported. After the "Fraud Alert" is placed on your credit, you will receive a copy of your credit report from all three bureaus in about 7-10 days.

You should look over each credit report thoroughly, because each report may have slightly different information. Check all credit accounts and your previous addresses to make sure they are or were all yours.

You should contact all banks, credit card companies etc. by phone and in writing and notify them of the problem. Ask for a change of any PIN's, passwords and for them to flag your accounts and contact you if there is any unusual activity.

You should create a file to store all of your paperwork in one location. You should create a log and document the dates, times, names and positions of everyone you talk to and everything you do during this process of correcting you name and credit history.

You should also contact the following agencies, to inform them of the identity theft:

*Your local US Postal Inspection Service

*Social Security Administration
1(800)269-0271

*Federal Trade Commission
1(877)IDTHEFT

You are not alone in this matter, and the Emmaus Police Department will assist you in every step of the way. If you have any questions about the process described in this handout, please call the number listed on the front.