

Destroy all credit card and ATM receipts and do not discard them in banks or retail establishments.

If you suspect that your mail is being stolen or tampered with, contact your local post office or postal inspector.

Never give your PIN number out to someone over the telephone, even if they say that they work for the bank or financial company in question.

Use encryption software when transferring personal identifying information over the Internet.

Be very cautious about sending personal identifying information over the Internet.

Check Internet sources to see what information is available about you.

www.informus.com

www.infotel.com

www.knowx.com

Discuss with children who use the Internet the importance of not giving out personal information.

**ATTORNEY GENERAL'S CONSUMER
HOTLINE (617) 727-8400**

WHAT TO DO IF YOUR CREDIT IDENTITY IS STOLEN

Call your banks and creditors immediately. Close your checking account and request new bank account numbers and ATM cards. Cancel all credit cards and request that new accounts be opened with new account numbers. Follow up in writing and ask that the accounts be closed at *"the customer's request."*

Contact the three major credit-reporting agencies by phone and in writing to request a fraud investigation:

EQUIFAX, Fraud Investigations

www.equifax.com

P.O. Box 105069 Atlanta, GA. 30348

(800) 270-3435 or (800) 525-6285

EXPERIAN, Fraud Investigations

www.experian.com

P.O. Box 9532 Allen, TX. 75013

(888) 397-3742 or (800) 301-7195

TRANS UNION, Fraud Victim Assistance

www.tuc.com

P.O. Box 6790 Fullerton, CA. 92634

(800) 680-7289 or 1-800-916-8800

File a police report and keep a copy for your records.

CAMBRIDGE POLICE 349-3300

Inform the post office in writing that you are an identity theft victim and that change of address form submitted on your behalf should not be accepted.

Inform the Social Security Administration in writing that you are an identity theft victim. Also, inquire as to whether you are eligible to change your Social Security Number.

REPORTING FRAUDULENT CHECK USE

Check Rite	800-766-2748
Chexsystems	800-428-9623
CrossCheck	707-586-0551
Equifax	800-437-5120
National Processing Ctr	800-526-5380
SCAN	800-526-5380
Telecheck	800-710-9898

**Community Relations Unit
Cambridge Police Department**

5 Western Avenue

Cambridge, MA 02139

Phone: 617-349-3236

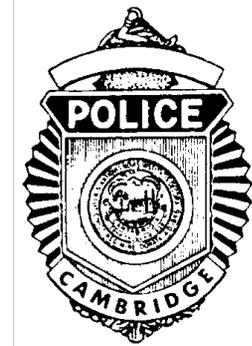
Web Site: www.cambridgepolice.com

CREDIT IDENTITY THEFT



CITIZEN'S INFORMATION

CAMBRIDGE



POLICE DEPARTMENT

Commissioner Robert C. Haas

According to government and private sector estimates, some 500,000 to 700,000 Americans a year are at risk of having their identities stolen. You may be the victim of identity theft and you don't even know it. Thieves obtain personally identifying information and charge up the victim's credit cards, or worse, establish credit in the victim's name. Victims are often unaware their identity was stolen until they receive enormous credit card bills, debit collectors begin calling, or they are denied credit. Under Federal Law victims are not, generally, responsible for more than \$50. of the unauthorized charges, but impact on the victim's credit histories can be staggering.

PERSONAL INFORMATION IDENTITY THIEVES WANT AND YOU NEED TO PROTECT

- ❖ Birth Date
- ❖ Driver's License Number
- ❖ Maiden Name (*your own and/or your mother's*)
- ❖ Past Addresses
- ❖ Social Security Number
- ❖ Personal Identification Number "PIN"

CONSUMER IDENTITY HOTLINE
1-877-IDTHEFT 1-877-438-4338

SOCIAL SECURITY ADMINISTRATION
(800) 269-0271 (800) 772-1213

WHERE DO IDENTITY THIEVES OBTAIN THEIR INFORMATION

- ❖ Bank Statements
- ❖ Discarded Credit Card & ATM Receipts
- ❖ Falsely Obtained Credit Reports
- ❖ Pre-approved Credit Card Applications
- ❖ Stolen Mail
- ❖ Theft of a Wallet or Purse, Credit Cards, Social Security Card, Birth Certificate, Passport
- ❖ Internet Websites.

PROTECT YOUR PRIVACY

PRIVACY RIGHTS CLEARING HOUSE
www.privacyrights.org (619) 298-3396

THE PRIVACY COUNCIL
www.privacycouncil.com/links_optout.htm

FEDERAL TRADE COMMISSION
www.consumer.gov/idtheft

**AMERICANS FOR CONSUMER EDUCATION
& COMPETITION**
www.acecusa.org/tips/

STEPS TO PREVENT IDENTIFY THEFT

Do not routinely carry your social security card or birth certificate in your wallet or purse.

Disclose your social security number ONLY when absolutely necessary.

Change your driver's license number to a randomly assigned "S" number.

Contact card carriers (*such as health insurance*) who use your social security number as identification and ask if they can use a different identification number.

Carry ONLY those credit cards you use regularly, and cancel all unused credit cards.

Keep an accurate list of all credit cards and bank accounts including name, mailing address and telephone number of creditor, the account number, and expiration date. Update the list regularly and keep it in a secure place.

Closely review all credit card statements each month to detect unusual activity or unauthorized charges.

Destroy pre-approved credit card solicitations, contact all three major credit-reporting bureaus in writing and "opt-out" of pre-screening lists.

As a Massachusetts resident, you are entitled to a free copy of your credit report each year. Exercise this right, and check your credit report closely for accuracy.

Do not use your year of birth or other easily identifiable code as a password or PIN for credit cards or ATM machines. Do not allow others to closely view you as you enter your password or PIN.