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January 2008- Identity Theft

Fastest Growing Crime Worldwide

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Crime Doctor ® - Your Prescription for Security & Safety
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Identity Theft Facts

Identity theft is one of the fastest growing crimes in the World. Approximately, 11.8 million Americans (one in twenty adults) have been victimized by identity theft as of April 2003, according to research by Star Systems. Credit card numbers, driver's license numbers, social security numbers, date of birth, and other personal identification can net criminals thousands of dollars in a very short period of time. Most often, identity thieves will obtain your personal identification numbers and obtain credit in your name by having credit cards, goods or services delivered to their address or mail drop. Since the bills for charges incurred are sent to the thief's address, not yours, you will be unaware that debt is mounting up in your name until the collections department tracks you down. By then your credit report will already be riddled with late payment histories and show many accounts in collections. As you can imagine the credit reporting bureaus will be reluctant to change negative credit without proof that you didn't create the bad credit.

Types of ID Theft

Identity theft can take many forms. An individual may use your social security number (SSN) and date of birth (DOB) for employment purposes or to obtain a birth certificate. Imagine the confusion that can be created when the IRS wants to know why you didn't declare the extra income reported to them caused by someone using your name and social security number. Sometimes personal identification numbers are sold over and over to hundreds of individuals who in turn attempt to obtain bogus credit in your name or establish utility services and run up the bills. Sometimes arrested criminals will use false names, DOBs, and SSNs that belong to another. Innocent persons have discovered that they have criminal records because of a misused ID. See how easy it is

for you to explain to family, coworkers or friends that you are mistakenly arrested for an outstanding criminal warrant.

Restoring Stolen Identity

Identity theft can take months and sometimes even years to detect and can take about the same time to correct the damage. According to the California Public Interest Research Group (CALPIRG) and the Privacy Rights Clearing House, victims of identity theft spend an average of 175 hours and \$808 in out-of-pocket costs (not including attorney fees) to fix their wrecked credit problem. Identity theft can significantly traumatize anyone because it is unnerving to know (or not know) the extent of the damage to your name, credit or reputation. There have been cases reported where it has taken victims years to restore their credit and good name, and had problems being able to cash checks, obtain loans or even rent an apartment.

Preventive Steps

- Run a credit report on yourself to see if there are any unknown credit inquiries or unauthorized accounts
- Reconcile your check and credit card statements in a timely fashion and challenge any purchases that you did not make
- Limit the number of credit cards you have to reduce exposure, and cancel any inactive accounts
- Destroy all unused pre-approved credit card and loan applications. The mailbox thief only has to fill them out and redirect the return address to start using your credit
- Never give any important number out like from your drivers license, credit card, bank account, date of birth or social security number to anyone you don't know over the telephone
- Minimize exposure of your drivers' license number, date of birth, social security number, and credit card numbers. If the numbers are requested for check cashing purposes, ask if the business has alternative options such as such as using a check-cashing card
- Safeguard your credit, debit, and ATM card receipts and shred them before disposing of them
- Shred your bank statements and any tax documents when you dispose of them
- Before disposal, shred paycheck stubs and W-2 forms that contain your social security number and often your name and address. This is a common way for dumpster divers to obtain important identification
- Scrutinize your utility and subscription bills to make sure the charges are yours
- Destroy all checks immediately when you close a checking account. Destroy or keep in a secure place, any courtesy checks that your bank or credit card company may mail to you
- Memorize your passwords and personal identification (PIN) numbers. Keep your PIN numbers somewhere that only you know
- Don't give out your PIN or write them on your credit cards or ATM cards

- Keep a list or photocopy all credit and identification cards you carry with you, including front and back, so that you can quickly call the issuers to inform them about missing or stolen cards
- Don't give away too much personal information on your family web site. Full names, date of births, and addresses are too much information to post. By obtaining your "place-of-birth," the identity thief can possibly get your duplicate birth certificate
- Protect your mother's maiden name, especially when using family tree tracers and genealogy service web sites. Maiden names are often used as passwords to access accounts over the telephone
- Never leave your purse or wallet unattended, at work, at restaurants, at health fitness clubs, in your shopping cart, at church or at social gatherings. Never leave your purse or wallet in open view in your car, even when locked

If You Become a Victim

- Report the incident to the police immediately. If you know where your identification was stolen, that would be the correct police jurisdiction to report it to. Insist on being given a police report number and get a copy to enclose in correspondence with credit agencies
- Report all stolen cards to the issuers immediately and request that new card numbers. Always respond to written credit card receipt notifications received in the mail
- Notify your bank in the event that your checks are stolen and request that your account be closed
- In order to prove your innocence, be prepared to fill out affidavits of forgeries for banks, credit grantors, and recipients of stolen checks. They are joint victims with you and may suffer a financial loss
- Be prepared to work with retailers who have been victimized by someone using your name to help mitigate their losses, if necessary
- If you know the abuser, report them to the Federal Trade Commission
- Go online to social security administration if someone is using your social security number to establish credit or new accounts. If SSN fraud is suspected, call the SSA Hotline: (800) 772-1213
- Obtain copies of your credit report periodically to see if there are any unknown credit lines in your name. Credit reports cost less than \$10. All three major credit reporting agencies in the United States have toll free telephone numbers. Equifax (888) 532-0179; Experian (800) 311-4769; Trans Union (800) 680-7289. Each agency has a consumer fraud division. Call them.
- Report suspected fraud to the credit reporting agencies and request that your account be red flagged with a fraud statement posted at the top of your report to all three credit reporting agencies. This will stop future credit from being issued until you are contacted and will remain in place for seven years or until you cancel the request. These agencies will also help clear up negative information on the reports due to fraud.