



IDENTITY THEFT PREVENTION PROGRAM

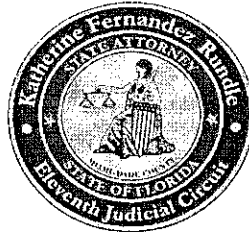
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Identity theft is when someone takes your **personal information** to obtain monetary loans, obtain credit or other types of monetary benefits.

HOW IDENTITY THEFT OCCURS:

Skilled identity thieves use a variety of methods to gain access to your personal information. For example:

- They rummage through your trash, or the trash of businesses or dumps in a practice known as "dumpster diving."
- They steal credit and debit card numbers as your card is processed by using a special information storage device in a practice known as "skimming."
- They steal wallets and purses containing identification and credit and bank cards.
- They steal mail, including bank and credit card statements, pre-approved credit offers, new checks, or tax information.
- They scam information from you by posing as a legitimate business person or government official.

The following are examples of **personal information** you shouldn't give out:

- **Date of birth**
- **Social security number**
- **Driver's license number**
- **Passport number**
- **Names of companies where you have credit**

- **Banks where you have your bank accounts**
- **Mother's maiden name**
- **Other personal data**

YOU CAN TAKE THE FOLLOWING STEPS TO HELP PREVENT IDENTITY THEFT:

- 1. Do not give any type of personal information to unknown individuals, whether over the phone, in writing or on the Internet.**
2. Memorize your secret PIN (Personal Identification Number) numbers. Do not give your secret PIN numbers to anyone, such as those for the bank (savings account or checking account). Do not write these numbers on the card itself. Don't use your address, birth date or the last 4 digits of your SS# as your PIN.
3. Do not leave outgoing mail in your mailbox for the postman to pick it up. Pick up the mail as soon as possible after the postman leaves it in your mailbox.
4. Be aware when you are expecting checks in the mail (criminals know more or less when government checks arrive). If possible, request direct deposit instead of a check.
5. Have you been receiving your mail?
 - If several days pass by without receiving any mail, call or go to your corresponding post office and find out why you have not received the mail. Often the criminals will falsify a change-of-address form to have legitimate account information go to another address or will order the mail to be held at the post office.
 - If an identity thief has stolen your mail for access to new credit cards, bank and credit card statements, pre-approved credit offers and tax information or falsified change-of-address forms, you should report the crime to your local postal inspector. You may contact the U.S. Postal Inspection Service online at:
<http://www.usps.com/websites/depart/inspect/>.
 - If an identity thief has changed the billing address on an existing credit card account, you should close the account immediately. When you open a new account, ask that a password be used before any inquiries or changes can be made on the account.
6. Be aware of identity theft scams such as sweepstakes, raffles or surveys.
7. Limit the identification information and the number of credit and debit cards that you carry to what you'll actually need.
8. Order your credit report once a year in order to review it.

To thwart a thief who may pick through your trash or recycling bins, tear or shred your charge receipts, copies of credit applications or offers, insurance forms, physician statements, checks and bank statements, and expired charge cards.

IF YOU SHOULD BECOME A VICTIM OF IDENTITY THEFT, DO THE FOLLOWING:

Unfortunately, at this time victims themselves are burdened with resolving the problem. You must act quickly and assertively to minimize the damage. In dealing with the authorities and financial institutions, keep a log of all conversations, including dates, names, and phone numbers. Confirm conversations in writing. Send correspondence by certified mail, return receipt requested. Keep copies of all letters and documents.

1. File a police report in the community where the crime took place (if you don't know, call your local police.) Make sure the police report lists the fraud accounts. Credit card companies and banks may require you to show the report in order to verify the crime.
2. Call your existing creditors and notify them that you have been a victim of identity theft (credit cards, bank accounts, mortgages, car loans.)
3. Contact the credit bureaus:

Equifax

P.O. Box 74021

Atlanta, GA 30374-0241

To order your credit report: 1-800-685-1111

To report fraud: 1-800-525-6285

Experian

P.O. Box 9530

Allen, Texas 75013

To order your credit report: 1-800-397-3742

To report fraud: 1-888-397-3742

Trans Union

P.O. Box 390

Springfield, PA 19064-0390

To order your credit report: 1-800-916-8800

To report fraud: 1-800-680-7289

Place a fraud alert on your credit file. Three things will be initiated:

- 1) Creditors will have to get your permission before opening accounts in your name.
 - 2) Your name will be taken off pre-approved mailing lists for new credit cards.
 - 3) You will receive a free copy of your credit report.
4. If your existing credit accounts have been used fraudulently, get replacement cards with new account numbers. Ask that old accounts be processed as "account closed at consumer's request" (better than "card lost or stolen" because it can be interpreted as blaming you.) Monitor your mail and bills for evidence of new fraudulent activity. Report it immediately to creditor grantors. Add passwords to all accounts. This should not be your mother's maiden name or a word that is easily guessed.

YOU HAVE A RIGHT TO RECEIVE A FREE COPY OF YOUR CREDIT REPORT IF:

- You are a victim of identity theft
- You have been denied credit
- You receive public welfare assistance
- You are receiving unemployment benefits

ORDER YOUR CREDIT REPORT ONCE A YEAR IN ORDER TO REVIEW IT

- In a few months, you will need to order new copies of your credit reports to verify your corrections and changes.
- Review your reports carefully to make sure no additional fraudulent accounts have been opened in your name and review your credit card statements to ensure no unauthorized charges have been made to your existing accounts.
- After June 1, 2005, Florida residents will be able to order a free annual credit report in accordance with FACTA (Fair and Accurate Credit Transactions Act.) To order your free reports, you can call 877-322-8228 or go to www.annualcreditreport.com.

OTHER WAYS CRIMINALS CAN USE YOUR INFORMATION:

- If an identity thief has accessed your bank accounts or ATM card, you should close those accounts immediately. When you open new accounts, insist on password-only access. If your checks have been stolen or misused, stop payment. If your ATM card has been lost, stolen, or otherwise compromised, cancel the card and get another with a new PIN number. Avoid using common information such as your

mother's maiden name, birth date, the last four digits of your SSN, or address.

- If an identity thief has established new phone or wireless service in your name, contact your service provider immediately to cancel the account and any calling cards associated with the account. As with your other accounts, you will have to obtain new telephone accounts and new PIN numbers.
- Contact the Social Security Administration (SSA) to report fraudulent use of your SSN such as welfare or Social Security benefit fraud. An identity thief may also be using your SSN when applying for a job. Contact the SSA at (800) 772-1213 to report the misuse and check your social security statement. To order your Earnings & Benefits Statement call (800) 772-1213. The SSA automatically mails it to individuals three months before their birthday. Web: www.ssa.gov/online/ssa-7004.html. To report fraud: (800) 269-0271 or write to: Social Security Administration, Office of the Inspector General, P.O. Box 17768, Baltimore, MD 21235. Web: www.ssa.gov/oig/public_fraud_reporting
- Whether you have a passport or not, write the passport office to alert them to anyone ordering a passport fraudulently. U.S. Dept. of State, Passport Services, Consular Lost/Stolen Passport Section, 1111 19th St., NW, Suite 500, Washington, DC 20036.
- You may need to change your driver's license number if someone is using yours as ID on bad checks or for other types of fraud. Call the Department of Highway Safety & Motor Vehicles (DHSMV) to see if another license was issued in your name. Go to your local DHSMV to request a new number. Fill out the DHSMV's complaint form to begin the investigation process. Send supporting documents with the completed form to the nearest DHSMV investigation office.
- Sometimes victims of identity theft are wrongfully accused of crimes committed by the imposter. If a civil judgment is entered in your name for your imposter's actions, contact the court where the judgment was entered and report that you are a victim of identity theft. If you are wrongfully arrested or prosecuted for criminal charges, contact the police department and the court in the jurisdiction of the arrest. If the charges are in Miami-Dade County, contact the State Attorney's Office at 305-547-0100 to speak with someone in the Felony Identity Theft Unit to find out how to clear your name.
- Someone may be using a deceased relative's information to perpetrate identity theft or you may personally know the identity thief. For information about how to address these and other situations please see "ADDITIONAL RESOURCES"

TO REMOVE YOUR NAME FROM MAIL AND PHONE MARKETING LISTS

- **Direct Marketing Association**
 - a. Mail Preference Service, P.O. Box 643, Carmel, NY 10512.
Web: www.the-dma.org/consumers/offmailinglist.html
Online opt-out program costs \$5.00. It is free by mail.
 - b. FTC's telemarketing Do Not Call registry (888) 382-1222
Online registration: www.donotcall.gov

DON'T GIVE IN!

- Do not pay any account that is the result of identity theft.
- Do not cover any checks or pay any bank fees associated with checks that were written or cashed fraudulently.
- Do not declare bankruptcy.
- No legal action should be taken against you.
- Do not let any company intimidate you or force you to pay any fraudulent accounts.
- Cooperate with the company's fraud investigation.

DRIVER PRIVACY PROTECTION ACT

Under Florida state law, your motor vehicle and driver license records are subject to public disclosure. DPPA allows you to **keep your personal information private** by limiting who has access to the information. DPPA is designed to limit public access to your **social security number, driver license or identification card number, name, address, and other personal information** contained in your motor vehicle and driver license records. Certain persons, organizations, businesses, and government agencies will still have access to your personal information. You can apply for an immediate block online: <https://www4.hsmv.state.fl.us/dlstatus.html>

ADDITIONAL RESOURCES

- **Federal Trade Commission (FTC).** The FTC offers information for victims. File your case with the FTC Consumer Response Center. Include your police report number. Use the FTC uniform affidavit form. (877) IDTHEFT (877-438-4338) Web: www.consumer.gov/idtheft
- **Identity Theft Resource Center.** P.O. Box 26833, San Diego, CA 92196. Lists regional victim support groups on its web site. Offers many guides for victims. (858) 693-7935. Web: www.idtheftcenter.org
- **Identity Theft Survival Kit.** (800)725-0807. Web: www.identitytheft.org

FRAUDULENT USE OF PERSONAL IDENTIFICATION INFORMATION IS A VIOLATION OF FLORIDA LAW PURSUANT TO FLORIDA STATUTE 817.568.

- If there is sufficient evidence to arrest the identity thief, the matter will be presented to the State Attorney's Office for prosecution.

We hope that this information is helpful and that you always bear it in mind so that you don't become a victim of identity theft.