

## Red Flags of Identity Theft

### Be aware of the following

- mistakes on your bank, credit card, or other account statements
- mistakes on the explanation of medical benefits from your health plan
- your regular bills and account statements do not arrive on time
- bills or collection notices for products or services you never received
- calls from debt collectors about debts that don't belong to you

### Steps for Identity Theft and Fraud Victims:

- Call 9-1-1 to report identity theft to the Ramsey County Sheriff's Office or the police agency where you live.
- Contact your credit card companies if your cards were stolen.
- Contact your bank if your ATM cards or check book were stolen. Request the bank to: flag your account/s; contact you if there is any unusual activity; issue a new PIN number and password for your accounts; notify the check verification company; help you complete "Affidavits of Forgery".
- Advise all of your creditors by phone, and in writing, about your theft or fraud case.
- Notify your employer if any work items were lost or stolen.
- For lost or stolen cell phones, contact your provider
- Keep a log of all contacts you have made.

# Identity Theft

How to protect your personal information — and what to do if you become a victim

Learn more from the  
Federal Trade Commission  
[ftc.gov/idtheft](http://ftc.gov/idtheft)  
[IdentityTheft.gov](http://IdentityTheft.gov)  
1-877-ID-THEFT (428-4338)

Request an annual credit report:  
[www.annualcreditreport.com](http://www.annualcreditreport.com)  
or call 1-800-322-8228  
TDD 1-877-730-4104

Opt out of credit card offers:  
[www.optoutprescreen.com](http://www.optoutprescreen.com)  
or call 1-888-567-8688

To report an online crime, go to:  
[www.IC3.gov](http://www.IC3.gov)



**RAMSEY COUNTY**  
**SHERIFF**

- a notice from the IRS that someone used your Social Security number
- mail, email, or calls about accounts or jobs in your minor child's name
- unwarranted collection notices on your credit report
- businesses turn down your checks
- you are turned down unexpectedly for a loan or job



**Ramsey County Sheriff's Office**  
425 Grove Street  
Saint Paul, Minnesota 55101  
(651) 266-9333  
[www.RamseyCountySheriff.us](http://www.RamseyCountySheriff.us)

An Elected Office of  
 RAMSEY COUNTY

# What is Identity Theft?

## The fastest growing crime in America

Identity theft is a serious crime. It can disrupt your finances, credit history, and reputation, and take time, money, and patience to resolve. Identity theft happens when someone steals your personal information and uses it without your permission.

### Identity thieves might:

- go through trash cans and dumpsters, stealing bills and documents that have sensitive information.
- work for businesses, medical offices, or government agencies, and steal personal information on the job.
- misuse the name of a legitimate business, and call or send emails that trick you into revealing personal information.
- pretend to offer a job, a loan, or an apartment, and ask you to send personal information to “qualify.”
- steal your wallet, purse, backpack, or mail, and remove your credit cards, driver’s license, passport, health insurance card, and other items that show personal information.

Identity theft happens when someone acquires your financial or personal information and uses it to commit fraud or theft — such as taking over accounts, obtaining loans, applying for credit cards, or purchasing items.

## Protect your information

### Prevent becoming a victim

- Read your credit reports. You have a right to a free credit report every 12 months from each of the three nationwide credit reporting companies. Order all three reports at once, or order one report every four months. To order, go to [annualcreditreport.com](http://annualcreditreport.com) or call 1-877-322-8228.
- Read your bank, credit card, and account statements, and the explanation of medical benefits from your health plan. If a statement has mistakes or doesn’t come on time, contact the business.
- Shred all documents that show personal, financial, and medical information before you throw them away.
- If you use a public wireless network, don’t send information to any website that isn’t fully encrypted.

- Don’t respond to email, text, and phone messages that ask for personal information. Legitimate companies don’t ask for information this way. Delete the messages.
- Create passwords that mix letters, numbers, and special characters. Don’t use the same password for more than one account.
- If you shop or bank online, use websites that protect your financial information with encryption. An encrypted site has “https” at the beginning of the web address; “s” is for secure.
- Use anti-virus and anti-spyware software, and a firewall on your computer.
- Set your computer’s operating system, web browser, and security system to update automatically
- Guard your mailbox from theft. Deposit bill payments at the post office or in post office collection boxes.

## If your identity is stolen...

### Steps you need to take to recover

#### 1 Flag your Credit Reports

Call one of the nationwide credit reporting companies, and ask for a fraud alert on your credit report. The company you call must contact the other two so they can put fraud alerts on your files. An initial fraud alert is good for 90 days.

**Equifax** 1-800-525-6285

**Experian** 1-888-397-3742

**TransUnion** 1-800-680-7289

#### 2 Order your Credit Reports

Each company’s credit report about you is slightly different, so order a report from each company. When you order, you must answer some questions to prove your identity. Read your reports carefully to see if the

• ***Protect your information from being stolen***

• ***Monitor your accounts and report discrepancies.***

information is correct. If you see mistakes or signs of fraud, contact the credit reporting company.

#### 3 Create an Identity Theft Report

An Identity Theft Report can help you get fraudulent information removed from your credit report, stop a company from collecting debts caused by identity theft, and get information about accounts a thief opened in your name. To create an Identity Theft Report:

- file a complaint with the FTC at [ftc.gov/complaint](http://ftc.gov/complaint) or 1-877-438-4338; TTY: 1-866-653-4261. Your completed complaint is called an FTC Affidavit.
- take your FTC Affidavit to your local police, or to the police where the theft occurred, and file a police report. Get a copy of the police report.

The two documents comprise an Identity Theft Report.