

# *PREVENTING IDENTITY THEFT*



*New York City*

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## *What is Identity Theft?*

On any given day you may complete a task such as filling out a leave of absence slip or signing onto your computer, which requires the use of some sort of identification personal to you, such as your name, social security number or personal password. Chances are you don't give these tasks a second thought; however, someone else may: the "identity thief."

"Identity theft" occurs when an individual, without your knowledge, uses your personal information, without your permission, to purchase goods and services under your name. The "identity thief" then leaves you with the job of clearing up your name and your credit sometimes taking years to repair. While every theft is a crime, few thefts are as personal or can cause as many problems for an individual as identity theft.

Identity theft is one of the fastest growing crimes in America. While you may not be able to prevent identity theft completely, especially if someone is determined to commit the crime, you can minimize the risk. For example, the first piece of personal information the identity thief seeks to obtain is the social security number. In addition, a mother's maiden name is also a much sought after bit of information.

Therefore, it is important to safeguard such personal information.

This pamphlet will provide you with helpful tips to follow, at home or at work, to reduce the likelihood of becoming a victim of identity theft. In addition, the last section of this pamphlet leads you through the steps to take should you become a victim.

## *Preventive Actions*

### *At Work*

- Do not unnecessarily disclose your social security number.
- Bring limited personal items to work.
- Keep your wallets and handbags in a locked office or desk.
- Keep documents containing personal information in a locked cabinet or desk.
- Properly shred documents containing an employee's personal information.
- Do not use computer passwords that contain personal identifying information such as your date of birth.
- Do not share your password or keep your password in an obvious place (i.e. under your keyboard).

## At Home

- Order your credit report from the three credit bureaus once a year to check for fraudulent activity.
- Send a letter to the credit reporting agencies directing them not to issue credit in your name without them contacting you first.
- Shred all documents that contain personal information, including pre-approved credit applications, bills and receipts before putting in the trash.
- Never give personal information over the telephone unless you initiated the call.
- Memorize your social security number. Do not carry it in your wallet or purse.
- Cancel all credit cards no longer in use and sign all new credit cards upon receipt.
- Immediately report all lost or stolen credit cards and bank cards.
- Pay attention to your billing cycles. Follow up with creditors if your bills don't arrive on time.
- Never leave receipts at ATM machines, cash registers or gas pumps.
- Remove your name from promotional lists.
- Promptly remove mail from your mailbox after delivery.

## Internet

- Use caution when disclosing checking account or credit card numbers at any Internet web sites unless you receive secured authentication key from your provider.
- Do not disclose your passwords.

### *To Report Identity Theft*

- Department of Investigation  
(212)825-5959  
[www.nyc.gov/htm/doi](http://www.nyc.gov/htm/doi)
- Local Police Department
- U. S. Postal Inspection Service  
[www.usps.gov/postalinspectors](http://www.usps.gov/postalinspectors)
- All creditors and banks by phone and by mail
- Equifax Credit Bureau, Fraud  
(800) 525-6285
- Experian Information Solutions  
(888) 397-3742
- Trans Union Credit, Fraud  
(800) 680-7289
- Federal Trade Commission  
(877)- IDTHEFT  
[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)
- Social Security Administration  
(800) 829-0433
- Department of Motor Vehicles  
Brooklyn, Queens and Staten Island  
(718) 966-6155; Manhattan and Bronx,  
(212) 645-5550

## *Who to Contact for Copies of Your Credit Report*

- Equifax ([www.equifax.com](http://www.equifax.com))  
P.O. Box 740241  
Atlanta, GA 30374-0241  
(800) 685-1111
- Experian ([www.experian.com](http://www.experian.com))  
P.O. Box 1240  
Allen, Texas 75013  
(888) 397-3742
- Trans Union ([www.tuc.com](http://www.tuc.com))  
P.O. Box 1000  
Chester, Pennsylvania 19022  
(800) 916-8800