



# Sedona Police Department

## Identity theft

### Protect your identity

The Fair Credit Reporting Act requires each of the nationwide consumer reporting companies — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months. Only one website is authorized to fill orders for the free annual credit report that you are entitled to under law: [annualcreditreport.com](http://annualcreditreport.com) or call 877-322-8228.

Other websites that claim to offer “free credit reports,” “free credit scores,” or “free credit monitoring” are not part of the legally mandated free annual credit report program. Some sites sign you up for a supposedly “free” service that converts to one you have to pay for after a trial period. If you don’t cancel during the trial period, you may be unwittingly agreeing to let the company start charging fees to your credit card.

[Annualcreditreport.com](http://Annualcreditreport.com) and the nationwide consumer reporting companies will never send you an email asking for your personal information. If you get an email, see a pop-up ad, or get a phone call from someone claiming to be from [annualcreditreport.com](http://annualcreditreport.com) or any of the three nationwide consumer-reporting companies, do not reply or click on any link in the message. Forward any such email to [spam@uce.gov](mailto:spam@uce.gov).

### Best practices

1. Place passwords on your credit card, bank and phone accounts. Avoid using easily available information like your mother’s maiden name, DOB, last four of your Social Security number, your phone number or 1234. Some businesses have on their applications a line for your mother’s maiden name; ask if you can put a password instead.
2. Secure personal information in your home, especially if you have roommates, employ outside help, or are having work done in your home.
3. Don’t give personal information over the telephone, through the mail or the Internet unless you initiated the call. Suspects are clever and act like a bank employee, Internet Providers, even government agencies.
4. Shred all unwanted documents that contain your name, address or any other personal information such as charged receipts, copies of credit applications, insurance forms, physician statements, checks and bank statements, expired charge cards that you’re discarded and credit offered you get in the mail. Suspects will go through your trash and recycling bins to capture your personal information.
5. Deposit your outgoing mail in a post office, collection box, rather than an unsecured mailbox. Promptly remove your mail after it is delivered. If you go on vacation, place a vacation hold with the Postal Service.
6. Do not carry your Social Security card with you.
7. Give your Social Security number only when necessary. Questions to ask:  
Why do you need my Social Security number? How will my Social Security number be used?  
How do you protect my Social Security number from being stolen? What will happen if I do not give you my Social Security number?



#### A growing type of criminal behavior

Many of the offenders committing identity theft and forgery are drug abusers.

In order to finance their addiction they steal mail, dumpster dive, break into cars, homes and businesses looking for any documents with your personal information to apply for credit cards or counterfeit checks with your account number.

If you are victimized keep a file on each incident to aid in clearing up your credit.

8. Be cautious when responding to promotions. ID thieves may create phony promotional offers to get you to give them your personal information.

## If you become a victim

- The Sedona Police Department has an [Identity Theft Victim's Packet](#) for you to fill out.
  - If you suspect someone is using your personal information for employment and there is no evidence of other identity fraud, please do not contact the employer directly as they may warn the suspect employee. Contact the Social Security Administration Fraud hotline at 800-269-0271. Order a copy of your Personal Earnings and Benefit Estimate Statement to check the accuracy of your work history on file with the Social Security Administration. You can obtain a PEBES application at your local Social Security Office or at [www.ssa.gov](http://www.ssa.gov)
  - If your name and/or information is used by someone else to avoid a traffic ticket or any criminal prosecution, please contact the agency investigating the original crime.
  - If you believe there is investment fraud or mishandling of your investments by securities professionals, you can call the Securities and Exchange Commission.
- Contact your bank and other credit issuers.
- Contact all three major credit reporting bureaus: Equifax 800-525-6285; TransUnion 800-680-7289; Experian 888-397-3742.
- File a report with the Federal Trade Commission at [consumer.gov](http://consumer.gov).
- Contact creditors involved in the Identity Theft by phone and in writing. The police will give you an Identity Theft Victim's Packet, which has the FTC Identity Theft Affidavit, samples of dispute letters and a copy of the Fair and Accurate Credit Transactions Act of 2003.
- Document everything.

