This Public Advisory is a publication of the Nassau County Police Department.

For further information, call the
Nassau County Police Department
Public Information Office
at 516-573-7135.

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Public Advisory

0312

IDENTITY THEFT

Message from the County Executive

One of the primary duties of government is to protect its citizens. As your County Executive, I want to bring this advisory to your attention, to protect you and your family from a crime of increasing proportion, namely, **Identity Theft**.

In brief, Identity Theft involves the acquisition of your personal identifying information for criminal purposes. While Identity Theft is somewhat of a hidden crime - often it is accomplished over phone or computer lines - its effects are not. The results of Identity Theft are seen in the frauds, forgeries, financial losses, ruined credit histories, and aggravation visited upon its victims.

Identity thieves prey on vulnerable targets. As such, your best strategy is prevention. This brochure is intended to alert you as to where you are most vulnerable, so that you can protect yourself. Further, if you suspect that you have been targeted or that you are already a victim of Identity Theft, call the police immediately and follow the recommendations provided in this advisory. The Nassau County Police Department views Identity Theft as a serious crime and will be there to assist you.

Message from the Commissioner of Police

Identity Theft, considered to be the fastest growing crime in the country, has been referred to as the "number one financial and consumer crime of the information age." Identity Theft is an ingredient of everyday credit card fraud, of multimillion dollar financial schemes, and of computer/Internet crimes. Victims of Identity Theft often suffer financial loss and damaged credit ratings, not to mention the considerable aggravation and inconvenience of trying to set their financial records straight.

It is for these reasons that members of the Nassau County Police Department are particularly vigilant in responding to crimes involving Identity Theft. We ask you, the public, to be vigilant as well. Help us to protect you. Call the police if you suspect you are the victim of Identity Theft. The material in this brochure is designed to prevent you from becoming a target and to assist you if you have been victimized by Identity Theft.

NOTES

Nassau County Police Department

HEADQUARTERS **516-573-7000**
1490 Franklin Avenue, Mineola, N.Y. 11501

LOCAL PRECINCTS:

FIRST PRECINCT **516-573-6100**
900 Merrick Road, Baldwin, N.Y. 11510

SECOND PRECINCT **516-573-6200**
7700 Jericho Turnpike, Woodbury, N.Y. 11797

THIRD PRECINCT **516-573-6300**
214 Hillside Avenue, Williston Park, N.Y. 11596

FOURTH PRECINCT **516-573-6400**
1699 Broadway, Hewlett, N.Y. 11557

FIFTH PRECINCT **516-573-6500**
1655 Dutch Broadway, Elmont, N.Y. 11003

SIXTH PRECINCT **516-573-6600**
100 Community Drive, Manhasset, N.Y. 11030

SEVENTH PRECINCT **516-573-6700**
3636 Merrick Road, Seaford, N.Y. 11783

EIGHTH PRECINCT **516-573-6800**
286 Wantagh Avenue, Levittown, N.Y. 11756

FOR EMERGENCIES CALL 9-1-1

If you ever...

- Are charged for a purchase you never made.
- Receive a bill for a credit card account you never opened.
- Receive a product you didn't order.
- Find that your credit report includes debts you never knew you had.
- Had a billing cycle pass without receiving a statement.
- Discover that funds are missing from your bank account ...

You may be a victim of

Identity Theft!

What is Identity Theft?

Simply put, it means that someone is usin
your ID without your permission!

Possible outcomes:

- You have a credit history with incorrect information.
- You have a criminal record even though you were never arrested.
- You receive bills for purchases you never made.
- You have outstanding loans for which you never signed ...

How does Identity Theft happen?

In very skillful and calculated ways.

You may write a check at the local store, charge tickets to a show, make a call on your cell phone, apply for a credit card… This information can become available to a clever criminal.

Criminals are proactive. They:

- Steal your wallets and purses, which can contain your name, date of birth and Social Security number.
- Take your mail, which may include your bank and credit card statements, pre-approved credit offers, telephone calling cards and tax information.
- Fill out a "change of address form" at the Post Office and have your mail sent to a different address.
- Look through the trash at your home, at stores, etc. for personal information to use at their convenience.
- Find personal information in your home.
- Acquire your credit information by making believe they are someone who has a lawful and genuine need for it.
- Obtain your personal information at work.
- Use information via the Internet.
- Buy your information from their sources such as store personnel who have access to your information …

How does Identity Theft affect me?

The criminal may use your stolen identity to:

- Open a new credit card account, using your personal information. The delinquent payments are reported on *your* credit report.
- Change the mailing address on your credit card account. Since you do not receive the bills, you would not know there's a problem.
- Use your Social Security number to commit fraud, gain benefits, or get a job.
- Buy cars by taking out auto loans with your personal information.
- Create counterfeit checks or debit cards, and then drain your bank account...

SAMPLE DISPUTE LETTER TO CREDIT BUREAUS

Date

Your Name
Your Address
Your City, State, Zip Code

Complaint Department
Name of Credit Bureau
Address
City, State, Zip Code

Dear Sir or Madam,

I am writing to dispute the following information in my file. The items I dispute also are circled on the attached copy of the report I received. (*Identify item(s) disputed by name and source, such as creditors or tax court, and identify type of item, such as credit account, judgement, etc.*)

This item is (*inaccurate or incomplete*) because (*describe what is inaccurate or incomplete and why*). I am requesting that the item(s) be deleted (*or request another specific change*) to correct the information.

Enclosed are copies of (*use this sentence if applicable and describe any enclosed documentation, such as payment records, court documents, etc.*) supporting my position. Please investigate this (these) matter(s) and (*delete or correct*) the disputed item(s) as soon as possible.

Sincerely,
Your Name

Enclosures: (List what you are enclosing.)

Creditors and Lenders
Get in touch with creditors, phone company and other utilities, credit card companies, banks and other lenders for any accounts that have been misused. *Do it in writing.* If necessary, close those accounts and open new ones with new passwords. Make sure you receive written confirmation.

Post Office
If you suspect that your mail has been stolen, fraudulently diverted, or tampered with, contact your local post office and the police.

Social Security Administration
If you suspect that someone has unlawfully accessed or is illegally using your Social Security Number, in addition to notifying the police, contact the Social Security Administration Fraud Hotline: 1-800-269-0271

Federal Trade Commission
The United States Federal Trade Commission (FTC) is a national clearinghouse for complaints concerning Identity Theft.

Although the FTC does not have the authority to bring criminal cases, the Commission does provide valuable information to victims of Identity Theft to assist them in resolving the financial as well as other problems caused by this crime. The Commission offers several publications to assist victims; one of the most comprehensive is entitled, ID Theft: When Bad Things Happen to Your Good Name.

All victims of Identity Theft are advised to contact the FTC:

FTC Contact Information:

FTC Identity Theft Hotline: 1-877-IDTHEFT (438-4338)
Mail: Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580
Internet: www.consumer.gov/idtheft

How can Identity Theft be prevented?

Minimize your risk by protecting and organizing your personal information.

- Carry only those cards you actually need.
- Before sharing your personal information, find out how, when and where it will be used.
- Keep a billing schedule. If bills don't arrive, alert your creditors.
- Cancel all inactive accounts
- Guard your mail. Deposit outgoing mail in post office collection boxes or at your post office. Remove mail from your mailbox after delivery. Before vacationing, call the U.S. Postal Service at 1-800-275-8777 to request a vacation hold.
- Do not give out personal information over the phone, through the mail, or over the Internet unless you know the other party. Identity thieves ask for identifying information whereas legitimate agencies already have it at their disposal.

"I'm sorry, I don't give out any personal information on the phone."

- Put passwords on billing accounts. Don't use obvious ones such as your birthdate, Social Security Number, phone number, a series of consecutive numbers or your mother's maiden name.
- Keep items with personal information in a safe place, even when in your own home.
- At work, ensure that your records are kept in a secure location.
- Don't carry your Social Security card; give out your Social Security Number only when necessary.
- Order a copy of your credit report each year. Checking it on a regular basis helps you catch mistakes and fraud before they wreak havoc on your finances. Under Federal law, you are entitled to one free copy of your credit report from each of the three national credit bureaus every twelve months. *(See page 5 for numbers.)*
- Consider putting a security freeze on your credit file to prevent an imposter from opening an account in your name.

Shop Safely

One of the more common methods used by criminals engaging in Identity Theft is to steal a wallet or purse when the victim is shopping. These criminals know that the wallet or purse is likely to contain personal identifying information and/or credit cards and they frequently pick their target when the stores are crowded or the victim is distracted.

Follow these suggestions:

- When in the supermarket, don't leave your pocketbook unattended in the cart. Pocketbooks should be closed, and should be kept under your arm or in front of your chest.

- Wallets should be carried inside of a buttoned or zippered pocket.
- Be observant of your surroundings while conducting any transactions at an ATM machine.
- Conceal large sums of money and protect credit cards.
- Key chains should not have any identifying marks for your vehicle or home.
- Call 9-1-1 immediately if suspicious activity is observed or if you are a victim of a crime.
- Contact the store manager and call 9-1-1 if you are missing any property from within your pocketbook or pockets even if you feel the property was misplaced.

What to do about Identity Theft:

If you suspect that your personal information is being used illegally, take action immediately. Make use of these available resources:

Police

As of November 1, 2002, Identity Theft is a crime in the State of New York. If you suspect that you are a victim of Identity Theft, call 9-1-1. The Nassau County Police Department considers Identity Theft to be a serious crime and will assist you in filing a report and in obtaining necessary referral information. Keep a copy of the report number for future reference.

Credit Bureaus

If you suspect that you are a victim of Identity Theft, contact the fraud unit of each of the three major credit bureaus; request that a "fraud alert" be placed on your file. The information regarding the credit bureaus is as follows:

Bureau	Equifax	Experian	Trans Union
Address	P.O. Box 05069 Atlanta, GA 30348-5069	P.O. Box 2002 Allen, TX 75013-0099	P.O. Box 6790 Fullerton, CA 92834-6790
Order Credit Report	1-800-685-1111	1-888-397-3742	1-800-916-8800
Report Fraud	1-800-525-6285	1-888-397-3742	1-800-680-7289

Call each of the credit bureaus and follow up in writing; be specific regarding any information regarding your credit which you believe to be fraudulent or inaccurate. The credit bureau must investigate your complaint; when the investigation is complete, the credit bureau must give you a written copy of the results and a free copy of your report if the dispute results in a change.

To reduce pre-approved offers of credit:

Call: 1-888-5-OPTOUT (567-8688)