



Town Of Old Lyme Department of Police Services



IDENTITY THEFT

Identity theft occurs when thieves obtain key pieces of your identity and commit fraud. Your most personal identification information can allow someone to take the one thing that was once completely safe –your identity.

The most common sources of theft:

- A friend, family member or dishonest employee at a bank or other commercial establishment who uses or gives out your information.
- Stolen mail or stolen commercial documents.

These recommendations will help you safeguard your most private information from deceitful persons.

Steps to protect your identity:

- Do not release your Social Security Number (SSN) unless absolutely necessary.
- Do not carry credit cards, Social Security card, birth certificate or passport with you unless absolutely necessary.
- Do not have your SSN printed on your checks and do not have new checks sent to your home; have them delivered to the bank.
- Call 1-800-772-1213 to order your Social Security Earnings and Benefits Statement once a year to check for fraud.
- Reduce the number of credit cards you use and cancel unused accounts. Keep a photocopy of all credit card information, including phone numbers for customer service.
- Always take credit card receipts with you. Never toss them in a public trash container.
- Watch the mail when you expect a new or reissued credit card to arrive. Contact the issuer if the card does not arrive by the expected time.
- Shred pre-approved credit applications, credit card receipts, bills and other financial information.
- When creating passwords for the computer or ATM, do not use the last four digits of your SSN, your birthdate, names of family members, consecutive numbers or anything else that could be easily detected by thieves.
Memorize your passwords; do not write them on anything in your wallet or purse.
- Every two years, call 1-888-567-8688 to reduce the number of preapproved credit card applications you receive.
- When paying bills, do not leave envelopes containing checks in your mailbox. Drop them in a secure mailbox or at the post office.
- Order your credit report once a year from each of the three major credit reporting companies and check the reports for accuracy:

Equifax Credit Reporting Bureau 1-800-685-1111
Experian Credit Reporting Bureau 1-888-397-3742
Trans Union 1-800-916-8800

What to do if you should become a victim of identity theft:

- If your SSN has been abused, report it immediately to the Social Security Fraud Hotline at 1-800-269-0271.
- Call your credit card company and Consumer Credit Counseling Service at 1-800-388-2227 to clear false claims from your credit report.

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