

Where to turn for help?



While Police Can Investigate the Crime,
Only You Can Repair Your Credit

If you discover that you are the victim of Identity Theft, get it on record as soon as possible by making a police report in the jurisdiction where you live. Timely reporting of the

information is important because this allows for easier collection of any available evidence by the police and helps to promote better cooperation from the businesses and financial institutions involved. Many institutions will require a police report before they will assist you in any fashion.

Be prepared to provide the police with all the information you can (**monthly statements, credit reports, transaction information, dates, times, locations, online information if available, information on people you have contacted, and your log of those contacts, etc.**) The police need this information to identify and prosecute a suspect for identify theft.

Remember, while the police can investigate the crime of identity theft, they cannot repair your credit. You are in charge of your identity. There are certain things that only you can do on your behalf and no Police Department or governmental agency is authorized to do it for you. As a result, just because you make a police report your job is NOT finished. Sadly, in the case of IDENTITY THEFT, your job has only begun . . . Depending on the extent of the damage, it may take significant effort and time on your part to repair your credit and good name. Thankfully, there are resources to guide you through the process.



Identity Theft Protection There is Help!

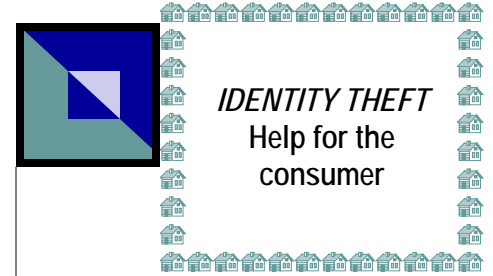
Use the tools available to all consumers

In Summary, anyone willing to take the time and be a little vigilant can do a pretty good job of protecting their identity. **Even so, you may still become a victim because no one is immune from this awful and invasive crime.** However, if you are a victim, there are resources that can help mitigate the damage done. Use the tools discussed in this pamphlet or call a financial crimes or document crimes detective at your local police department for information and help. But always remember, ultimately it is *your* identity and you are going to have to do more than simply report the crime if you expect to fully recover from the impact it will have on your life! You must be an active participant in the process.



MESA POLICE DEPARTMENT
Document Crimes Unit

130 N. Robson
Mesa, AZ 85201
Phone: 480-644-2211



IDENTITY THEFT
Help for the
consumer

IDENTITY THEFT PREVENTION & RECOVERY




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MESA POLICE DEPARTMENT
Document Crimes Unit

IDENTITY THEFT Why Be Concerned?

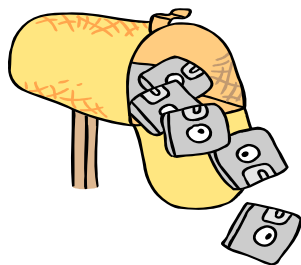


One of the biggest costs involved with the crime of ID Theft is your time!

Your "personal identifying information" is all a criminal needs to damage your credit and ruin your good name. Identity thieves use victims' names, birth dates and social security numbers to get jobs, loans, credit cards, bank accounts, cell phones, utilities or a fraudulent driver license. The consequences of having your identity stolen can be very severe such as being denied a job, credit, or even being arrested for a crime you did not commit because a criminal assumed your identity during an arrest. At the very least, recovering from the fallout is a time-consuming hassle. The good news is that there are steps that you can take to reduce the likelihood of being a victim of this invasive crime and help is available should you become a victim.

CONSIDER THE BIG *FREEZE!*

Any consumer—whether you have been the victim of ID Theft or not—can **FREEZE** or lock your credit. All you do is send a certified written notice to each of the 3 credit reporting bureaus. They will send you a PIN which you will need to **THAW** or unlock your credit when you need it. There is a small cost each time you **FREEZE** or **THAW** your credit. By doing this, only you can access it. It does require that you plan ahead but it is a great ID Theft prevention tool!



SOME SERVICES CURRENTLY AVAILABLE

- For a free credit report go to:
www.annualcreditreport.com 1-877-322-8228
- Or to place a fraud alert on your credit, contact any of the three major credit reporting bureaus:
www.equifax.com 1-800-525-6285
www.experian.com 1-888-397-3742
www.transunion.com 1-800-680-7289
- For a comprehensive guide (including forms and phone numbers) on preventing identity theft and repairing your credit:
www.ftc.gov/idtheft
- Other helpful sites with information on Identity Theft include but are not limited to:
www.pirg.org
www.fraud.org
www.aarp.org
- To stop most unsolicited credit offers from coming in the mail, contact:
www.optoutprescreen.com 1-888-567-8688
- To place your name on the "Do Not Call" list:
www.donotcall.gov 1-888-382-1222
- To remove your e-mail address from many direct e-mail lists:
www.dmaconsumers.org



FREQUENTLY MONITOR
YOUR ACCOUNTS ONLINE



TIPS

- Leave NOTHING in your car! Especially information that can be used to steal your identity
- Protect your wallet or purse when you are shopping or distracted by some other activity
- Carry only one credit card on your person to minimize the hassle if it gets lost or stolen
- Never write a PIN (personal identification number) on anything you carry in your purse or wallet
- Don't carry your (or a family member's) social security card in your purse or wallet
- Clear your mailbox daily
- Shred incoming junk mail and other financial documents
- Cancel unused credit cards and shred expired ones
- Sign up for electronic statements and use Bill Pay services from your bank or credit union
- Get your name removed from as many mailing, phone, and email lists as possible
- Don't use your social security number as an identifying number on documents or property
- Identify and secure in a safe place documents you might have in your home that contain social security numbers or other sensitive information
- Do not give your personal identifying information out to anyone unless you know and/or trust them or have a legitimate reason to give it to them
- Take responsibility for your minor children's personal information, and teach them to protect it

Do an annual review of Social Security Earnings & Benefit statements and credit reports for signs that someone might be using your personal information.