



CITY OF DANBURY

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IDENTIFICATION THEFT DETERRENCE

7 Easy Ways To Combat This Crime

In these uncertain and trying financial times, we are all subject to the potential of identity theft and credit fraud. Daily we hear and read about these crimes in our media. So as a reminder of the potential for financial problems one will face as a victim of this type of crime, below is an itemized list that we should follow to lessen the opportunity and affect it creates, should we find ourselves victim of the fastest growing criminal trend in the world.

1. **Do not sign** the back of your **credit cards**. Instead, put '**PHOTO ID REQUIRED**.'
2. When you are writing checks to pay on your credit card accounts, **DO NOT** put the complete **account number** on the 'For' line. Instead, just put the **last four numbers**. The credit card company knows the rest of the number, and anyone who might be handling your check as it passes through all the check processing channels won't have access to it.
3. Put your work phone # on your checks instead of your home phone. If you have a PO Box use that instead of your home address. If you do not have a PO Box, use your work address. **Never** have your **SS#** printed on your checks. You can add it if it is necessary. But if you have it printed, anyone can get it.
4. Place the **contents** of your **wallet** on a **photocopy machine**. Do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place.

Carry a photocopy of your passport when you travel either here or abroad. We've all heard the horror stories about fraud that's committed on us in stealing a Name, address, Social Security number, credit cards.

5. We have all been told we should **cancel** our **credit cards** immediately. But the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them.

6. **File a police report** immediately in the jurisdiction where your credit cards, etc., were stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation (if there ever is one).

But here's what is perhaps [most important of all](#):

7. **Call the 3 national credit reporting organizations** immediately to place a fraud alert on your name and also call the Social Security fraud line number.

The alert means any company that checks your credit knows your information was stolen, and they have to contact you by phone to authorize new credit.

Now, here are the numbers you always need to contact about your wallet, if it has been stolen:

1.) **Equifax: 1-800-525-6285**

2.) **Experian (formerly TRW): 1-888-397-3742**

3.) **Trans Union : 1-800-680 7289**

4.) **Social Security Administration (fraud line):**

1-800-269-0271