



## **PUBLIC SAFETY BULLETIN #8**

### **IDENTITY THEFT**

Identity theft continues to be the fastest growing crimes in the world. In 2011, nearly \$250 billion was lost by businesses due to identity theft; \$54 billion was lost by individuals. The Justice Department's Bureau of Justice Statistics (BJS) reported that an estimated 16.6 million people, representing 7 percent of all persons age 16 or older in the United States, experienced at least one incident of identity theft in 2012. Financial losses due to personal identity theft totaled \$24.7 billion, over \$10 billion more than the losses attributed to all other property crimes measured in the National Crime Victimization Survey. About 14 percent of victims suffered an out-of-pocket financial loss due to the most recent incident of identity theft. Seventy-two percent of identity theft victims experience long-term personal, credit and financial consequences. Credit card information is the category most compromised 13% of identity fraud crimes were committed by someone the victim knew.

The theft of consumers' tax IDs is growing and actually became the most common form of ID theft in 2014, said the Federal Trade Commission. More criminals are also gravitating to impersonating IRS officials as the number of complaints rose by almost 24 times in 2014 compared to 2013. Scammers steal a consumer's tax ID by filing a fraudulent tax return and using a consumer's social security number in order to receive a refund. Other scammers pretending to be an IRS official call a consumer by phone and demand that the consumer owes the IRS money. The scammer then suggests to the consumer that he pay the IRS by wiring money or loading money on a pre-paid debit card. If a consumer is a victim of tax identity theft, he should contact the FTC to file a complaint immediately, either online or by phone at 1-877-FTC-HELP and should also contact the IRS at 1-800-908-4490.

#### **General Identity Theft Prevention Tips:**

*Here are some proven tips you can use to help you minimize the chances of becoming an identity thief's next target:*

- Buy a cross-cut type shredder to destroy all your important papers and especially pre-approved credit applications received in your name and other financial information that provides access to your private information. Don't forget to shred your credit card receipts.
- Be careful of "Dumpster Diving." Make sure that you do not throw anything away that someone could use to become you. Anything with your identifiers must be shredded (cross-cut) before throwing away.
- Be careful at ATM's and using Phone Cards. "Shoulder Surfers" can get your "Pin Number" and get access to your accounts. Before you insert your card into an ATM, check the reader to make sure it is legitimate.
- Get all of your checks delivered to your bank - not to your home address.

- Do not put checks in the mail from your home mailbox ó these can easily be stolen and it's easy to modify a check using an acid wash. Drop off outgoing mail at a U.S. Mailbox or the U.S. Post Office.
- When you order new credit cards in the mail, or your previous ones have expired, watch the calendar to make sure that you get the card within the appropriate time. If it is not received by a certain date, call the credit card grantor immediately and find out if the card was sent. Find out if a change of address was filed if you don't receive the card or a billing statement.
- Put passwords on all your accounts (use a different one for each account) and do not use your mother's maiden name, children's name or other common information. This can be easily determined using public records. Make up a fictitious word.
- Ask all financial institutions, doctors' offices, etc., what they do with your private information and make sure that they shred it and protect your information. Empty your wallet of all extra credit cards and social security numbers, etc. Do not carry any identifiers you do not need. NEVER carry your birth certificate, social security card, or passport, unless necessary.
- Memorize social security numbers and passwords.
- When a person calls you at home or at work, and you do not know this person, never give out any of your personal information. If they tell you they are a credit grantor of yours, call them back at the number that you know is the true number, and ask for that party to discuss personal information. NEVER put your social security number on your checks or your credit receipts. If a government agency requests your social security number, there must be a privacy notice accompanying the request.
- Do not put your telephone number on your checks.
- Get credit cards and business cards with your photo on them.
- Do not put your credit card account number on the Internet (unless it is encrypted on a secured site). Don't put account numbers on the outside of envelopes, or on your checks.
- When you are asked to identify yourself at schools, employers, or any other kind of institutional identification, ask to have an alternative to your social security number. Unfortunately, your health insurance carrier often uses your social security number as your identification number. Try to change that if you can.
- Monitor all your bank statements from every credit card every month. Check to see if there is anything that you do not recognize and call the credit grantor to verify that it is truly yours.
- Immediately correct all mistakes on your credit reports in writing. Send those letters Return Receipt Requested, and identify the problems item by item with a copy of the credit report back to the credit reporting agency. You should hear from them within 30 days.
- Sign up for an Identity Theft Protection service or credit report monitoring company
- Order your credit report at least twice a year. Review it carefully. Consumers can request a copy of their credit report from one of the three nationwide credit reporting agencies through AnnualCreditReport.com

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