

**C.W. Post Campus
Department of Public Safety**

Identity Theft and Identity Fraud

What Are Identity Theft and Identity Fraud?

Identity theft and identity fraud are terms used to refer to all types of crime in which someone wrongfully obtains and uses another person's personal data in some way that involves fraud or deception, typically for economic gain. Items that can be used in identity fraud and theft are your personal data such as:

Social Security number

Bank account or credit card number

telephone calling card number

Hospital/ medical/prescription insurance card

valuable identifying data can also be used

If any of these fall into the wrong hands, to personally profit at your expense

What Are The Most Common Ways To Commit Identity Theft Or Fraud?

Many people do not realize how easily criminals can obtain our personal data without having to break into our homes. In public places, for example, criminals may engage in "shoulder surfing" watching you from a nearby location as you punch in your telephone calling card number or credit card number or listen in on your conversation if you give your credit-card number over the telephone to a hotel or rental car company. When you get mail and before you throw it in the trash, tear up any and all papers with your name and/or personal information.

The Internet has become a place for criminals to obtain identifying data, such as passwords or even banking information. Criminals reportedly have used computer technology to obtain large amounts of personal data by using spam and other "free" online ads to persuade people to give their personal information.

With enough identifying information about an individual, a criminal can take over that individual's identity to conduct a wide range of crimes:

false applications for loans and credit cards

fraudulent withdrawals from bank accounts

fraudulent use of telephone calling cards

obtaining other goods or privileges which the criminal might be denied if he were to use his real name.

The Three Main Credit Reporting Companies

You should check your credit history with the three main credit reporting companies on a periodic basis:

Equifax:

To report fraud, call (800) 525-6285 or write to P.O. Box 740250, Atlanta, GA 30374-0250.

To order a copy of your credit report (\$8 in most states), write to P.O. Box 740241, Atlanta, GA 30374-0241, or call (800) 685-1111.

To dispute information in your report, call the phone number provided on your credit report.

To opt out of pre-approved offers of credit, call (888) 567-8688 or write to Equifax Options, P.O. Box 740123, Atlanta GA 30374-0123.

Experian (formerly TRW)

To report fraud, call (888) EXPERIAN or (888) 397-3742, fax to (800) 301-7196, or write to P.O. Box 1017, Allen, TX 75013.

To order a copy of your credit report (\$8 in most states): P.O. Box 2104, Allen TX 75013, or call (888) EXPERIAN.

To dispute information in your report, call the phone number provided on your credit report.

To opt out of pre-approved offers of credit and marketing lists, call (800) 353-0809 or (888) 5OPTOUT or write to P.O. Box 919, Allen, TX 75013.

Trans Union

To report fraud, call (800) 680-7289 or write to P.O. Box 6790, Fullerton, CA 92634.

To order a copy of your credit report (\$8 in most states), write to P.O. Box 390, Springfield, PA 19064 or call: (800) 888-4213.

To dispute information in your report, call the phone number provided on your credit report.

To opt out of pre-approved offers of credit and marketing lists, call (800) 680-7293 or (888) 5OPTOUT or write to P.O. Box 97328, Jackson, MS 39238.

For more information log on to:

<http://www.usdoj.gov/criminal/fraud/websites/idtheft.html#whatcanido>

To Protect and Educate