
Protecting Yourself From Identity Theft and Fraud

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Bella Vista Police Department

TOPICS TO BE COVERED

- What is Identity Theft?
- How does Identity Theft occur?
- How do Identity Thieves use your personal information?
- What to do if your identity is stolen.
- How you can resolve the problem.
- Where you can find help.
- How you can prevent Identity Theft.
- Scams

INTRODUCTION

- Identity Theft and fraud have become all too frequent and frightening problems for consumers everywhere. Identity Theft occurs when key pieces of personal information such as credit cards, driver's licenses, ATM cards and social security numbers are wrongfully obtained and misused.

INTRODUCTION (CONT.)

- There are now more than nine million cases of identity theft every year reported in the United States and that number continues to climb. Identity Theft is a serious crime. People whose identities have been stolen can spend months or years – and thousands of dollars- cleaning up the mess that the thieves have made of a good name and credit rating.

INTRODUCTION (CONT.)

- Humiliation, fear and frustration are among the feelings victims experience as they navigate the process of rescuing their identity. Several possible ramifications of having your identify stolen could be the loss of a job, housing, cars and even being arrested for crimes you didn't commit.

IDENTITY THEFT

HOW DOES IT OCCUR?

- ID thieves can get you personal information from a variety of sources:

- Employment related:**

- * Stealing records or information while they are on the job

- * Bribing an employee who has access to these records

IDENTITY THEFT

■ HOW DOES IT OCCUR (CONT.)

-Employment/business related:

- * Hacking these records

- * Conning information out of employees or customers (related to scams)

- Thieves may steal your mail; including bank and credit card statements, credit card offers, new checks and tax information

IDENTITY THEFT

- HOW DOES IT OCCUR?

- They may steal your credit or debit card information by capturing the information in a data storage device in a practice known as “skimming.” They may swipe your card for an actual purchase or attach the device to an ATM machine where you may enter or swipe your card.

IDENTITY THEFT

■ HOW DOES IT OCCUR?

- Thieves may steal your purse or wallet
- They may steal personal information found in your home
- They may steal personal information from you through e-mail or phone by posing as legitimate companies and claiming that you have a problem with an account. This is a practice known as “phishing” online or “pretexting” if done by phone.

IDENTITY THEFT

HOW DO IDENTITY THEIVES USE YOUR PERSONAL INFORMATION?

- They may call your credit card issuer to change the billing address on you account. They then can run up charges on your account to a different billing address.
- They may open new credit card accounts in your name.
- They may establish phone, wireless service or utilities in your name

IDENTITY THEFT

HOW DO IDENTITY THEIVES USE YOUR PERSONAL INFORMATION?

- They may open bank accounts in your name and write bad checks on that account.
- They may buy a car by talking out an auto loan in your name.
- They may file for bankruptcy under your name to avoid paying debts they've incurred under your name.
- They may get identification in your name

IDENTITY THEFT VICTIMS

STEPS TO FOLLOW IF YOU ARE A VICTIM:

- Financial accounts: Close accounts like bank and credit cards immediately!
- Social Security Number: Call the toll free fraud number of any of the three nationwide consumer reporting agencies and place an internal fraud alert on your credit reports.
- Driver's licenses/government issued ID's: Contact the agency that issued the license or ID document. Make sure that the agency flags your files so that no one else can get information from them in your name.

IDENTITY THEFT VICTIMS

THE THREE NATIONWIDE CREDIT REPORTING AGENCIES: Place fraud alerts with these companies

- **Equifax** 1800-525-6285

- **Experian** 1-888-397-3742 (EXPERIAN)

- **TransUnion** 1-800-680-7289

*Once you place a fraud alert on your file, you are entitled to order free copies of your credit reports.

IDENTITY THEFT VICTIMS

There are two types of fraud alerts: an internal alert and an extended alert.

***Internal alert**: Stays on your credit report for at least 90 days

***Extended alert**: Stays on you report for seven (7) Years. There may be requirements to have this issued.

IDENTITY THEFT VICTIMS

- 1) Place fraud alerts on credit reports and review the reports
- 2) Close the accounts that have been tampered with.
- 3) File a police report
- 4) File a complaint with the Federal Trade Commission (FTC) – ID Theft Hotline 1-877-IDTHEFT (438-4338) or www.consumer.gov/idtheft

IDENTITY THEFT VICTIMS

RESOLVING THE PROBLEM

-Bank accounts: Contact your bank and close the accounts

-ATM or Debit Cards: The Electronic Fund Transfer Act provides consumer protection

-Fraudulent Checks: Contact your bank, stop payment, close the account, ask bank to notify Chex Systems, Inc.

IDENTITY THEFT VICTIMS

WHERE TO FIND HELP

Nationally:

-FDIC – 1-800-934-3342

-Federal Reserve System – 1-202-452-3693

-Federal Trade Commission – 1-877-438-4338

IDENTITY THEFT VICTIMS

WHERE TO FIND HELP

Locally:

- **Bella Vista Police Department** - (479) 855-3771

- **Office of Arkansas Attorney General** –
Consumer Protection Division 1-800-482-8982 (Stephen Svetz)

IDENTITY THEFT AND FRAUD

HOW CAN IT BE PREVENTED?

- DO NOT** carry your social security card
- DO NOT** put mail in mailbox with the flag up
- DO NOT** give out personal information
- DO** get a personal shredder for home use

SCAMS

- Scams come in many forms and fashions.
- Primarily via ground mail and e-mail
- If you receive an offer for money that you didn't solicit, do not respond.
- Lottery letters – If you didn't enter the lottery in Ireland, Canada or Nigeria, you probably didn't win it!

IDENTITY THEFT AND FRAUD

QUESTIONS?

BELLA VISTA P. D.

■ BVPD Department Programs:

- -Housewatch
- -Car seats
- -Shop with a cop
- -Police night out
- -Operation good morning
- -Project lifesaver
- -Crimewatch

BELLA VISTA P. D.

- -Pyromed medication drop box
- -Drug take back day – 10/29 10am-2pm.
BVPD
- -City website soon –
www.cityofbellavista.com
- -BC Alert.com

BELLA VISTA P. D.

- **SALT (seniors and law enforcement) – Nov. 10th all day / AG's office and local talks / lunch provided / free / 8-4

call Shelly at the BVPD at 855-8251