

Preventing Identity Theft

The best way to stop identity theft is to prevent it before it happens. Here are some steps you can take to protect yourself:



- Safeguard your purse and wallet. Don't carry your Social Security card unless absolutely necessary.
- Treat your trash and mail carefully. Always shred paperwork with personal identifying information like charge receipts, copies of credit applications, insurance forms, medical statements, checks, bank statements, expired credit cards, and credit offers. Deposit outgoing mail with personal information only in secure mailboxes.
- Be on guard when using the internet. Select intricate passwords. Avoid using easily available information like your mother's maiden name, birthdate, last four digits of your Social Security or phone number or a series of consecutive numbers. Combine letters, numbers, and special characters for the strongest passwords.
- Verify a source before sharing information. Don't give out personal information unless you've initiated the contact and are sure you know whom you're dealing with.
- Store information in secure locations.

Contact Us

For more information on this and other department services, contact:

Pima County Sheriff's Department
Community Resources Unit

(520) 351-4615 or pimasheriff.org

You can also visit our website for:

- Online crime reporting
- Local crime mapping
- Neighborhood Resource Guide

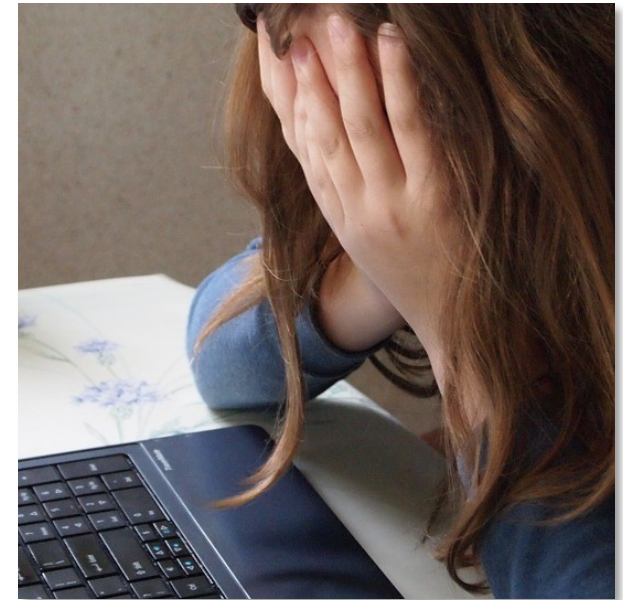
Together we can make a difference.



PIMA COUNTY SHERIFF'S DEPARTMENT
1750 E. Benson Highway, Tucson, Arizona 85714
pimasheriff.org

Identity Theft

It Can Happen to You



PIMA COUNTY
SHERIFF'S DEPARTMENT



What is Identity Theft?

An estimated 9 million people have their identities stolen every year. Identity theft occurs when someone uses your personal information, like your name, Social Security number, or credit card number, without your permission to commit fraud or other crimes.



The crimes take many forms. Identity thieves may rent an apartment, obtain a credit card, or establish a utility account in your name.

While some identity theft victims can resolve their problems quickly, others spend thousands of dollars and many months repairing damage to their good name and credit record.

Why does it matter? When someone steals your credit card information or hacks into your computer, they can use your personal information to conduct illegal activities. Your credit history can be ruined and you can end up in debt for things you never knew about: you may not be able to qualify for credit or loans, and could be arrested for something you didn't do.



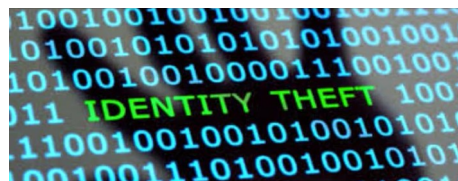
How They Do It

Skilled identity thieves may use a variety of methods to obtain your information, including:

- **Dumpster Diving:** rummaging through trash looking for bills or other papers with your personal information.
- **Skimming:** stealing credit/debit card numbers by using a special storage device when processing your card.
- **Phishing:** pretending to be financial institutions or companies and sending spam or pop-up messages to get you to reveal your personal information.
- **Changing your address:** diverting your billing statements to another location by completing a change of address form.
- **Theft:** stealing wallets or purses. Mail theft could include bank and credit card statements, pre-approved credit offers, new checks, tax information, and personal records.
- **Pretexting:** using false pretenses to obtain personal information from financial institutions, telephone companies, and other sources.

Warning sign of Identity Theft:

- Collection agencies contact you for overdue debts you never incurred or for unauthorized expenses.
- You apply for a mortgage or car loan and are told there are problems with your credit history holding up the loan.
- You get something in the mail about an apartment you never rented, a house you never bought, a job you never held, or an account you never opened.
- You find new accounts on your credit report.
- Regular bills and account statements fail to reach you on time.



Are You a Victim?

ACT QUICKLY. Take the following steps and keep a record with the details of your conversations and copies of all correspondence. The longer you wait, the greater the damage to your credit can be.

CALL 911. File a report with your local police or the police in the community where the identity theft took place.

FRAUD ALERT. Place a fraud alert on your credit reports, and review them regularly. You only need to submit an alert to one of the following:

- Transunion: 1-800-680-7289
www.transunion.com
- Equifax: 1-888-766-0008
www.equifax.com
- Experian: 1-888-397-3742
www.experian.com

CLOSE ACCOUNTS. Close the accounts that have been tampered with or opened fraudulently. Dispute charges on existing accounts and unauthorized opening of new ones.

FILE COMPLAINTS. File an identity theft affidavit with the Federal Trade Commission at 877-ID-THEFT (438-4338).

REPORT IT!

Report fraud to the Pima County Sheriff's Department at 911 or (520) 351-4900.

For more information or to make a report online, visit our website at :
pimasheriff.org