

WHISPERING LAKE WEBSITE

HOMEOWNER TIPS

OCTOBER, 2008

IDENTITY THEFT

SAFETY TIPS FROM YOUR POLICE

Identity theft happens when someone pretends to be you by using your personal information when applying for loans, credit cards, or leases. The thief takes advantage of your good credit record, leaving behind bad credit in your name. The loss to consumers and institutions due to identity theft totals millions of dollars each year.

How the thief gets your personal information:

- Stealing your purse or wallet
- Pilfering information such as bank statements from your mailbox
- Posing as your employer, loan officer or landlord to get your credit reports
- Going through your trash for credit card carbons or loan applications
- Watching your transactions at ATM machines to capture your PIN

How to minimize the risk:

- Never carry your Social Security number (SSN) in your wallet or purse or have it printed on your checks.
- Give out your SSN only to official authorities or businesses
- Shred all cards when disposing of them
- Do not post personal information on the Internet (for example, on reunion sites)
- Check your credit report at least once a year

Should you become a victim:

- Obtain a copy of the fraudulent contract or application
- Contact the credit bureaus that hold your credit report
- Have a "fraud alert" put on your credit report
- Keep meticulous dated records of your attempts to clear your record

To report ID theft, call the Lake Forest Police Department immediately at (847) 234-2601 . You should also notify the fraud units:

Equifax at 1-800-525-6285 (www.equifax.com)

Experian at 1-888-397-3742 (www.experian.com)

Trans Union at 1-800-680-7289 (www.transunion.com)

Any other questions contact Mike Goy in the Lake Forest Crime Prevention Unit at (847)- 615-4697.