



## NEIGHBORHOOD WATCH IDENTITY THEFT PREVENTION CHECKLIST AND WAYS TO AVOID FRAUD/SCAMS



### What is Identity Theft?

Identity theft is a serious crime. It can disrupt your finances, credit history, and reputation, and take time, money, and patience to resolve. Identity theft happens when someone steals your personal information and uses it without your permission.

### How to Protect Your Information:

- Read your credit reports. You have a right to a free credit report every 12 months from each of the three nationwide credit reporting companies. Order all three reports at once, or order one report every four months. To order, go to [annualcreditreport.com](http://annualcreditreport.com) or call 1-877-322-8228.
- Read your monthly bank, credit card, and account statements. Look for charges you did not okay.
- Shred all documents that show personal, financial, and medical information before discarding.
- Don't respond to email, text, and phone messages that ask for personal or financial information.
- If you shop or bank online, use websites that protect your financial information with encryption. An encrypted site has "https" at the beginning of the web address; "s" is for secure.
- Use anti-virus and anti-spyware software, and a firewall on your computer.
- Set your computer's operating system, web browser, and security system to update automatically.

### Red Flags of Identity Theft:

- Mistakes on your bank, credit card, or other account statements.
- Your regular bills and account statements don't arrive on time.
- A notice from the IRS that someone used your Social Security Number.
- Bills or collection notices for products or services you never received; get calls from debt collectors.

### What to do Right Away If Your Identity is Stolen or You Think You May Have Been Scammed:

- Call the companies where you know fraud occurred.
- Call the fraud department and explain that someone stole your identity; close or freeze your accounts.
- Change logins, passwords and PINS for your accounts.
- Report scams to State Attorney General at [naag.org](http://naag.org); unsolicited email offers or spam, to [spam@uce.gov](mailto:spam@uce.gov)
- Flag your credit reports by contacting the following credit reporting companies; ask for a fraud alert to be placed on your credit report: **Equifax 1-800-525-6285, Experian 1-888-397-3742, TransUnion 1-800-680-7289**. The company you call must contact the other two companies so they can put fraud alerts on your files. An initial fraud alert is good for 90 days and is free.

### Create an Identity Theft Report:

An Identity Theft Report can help you get fraudulent information removed from your credit report, stop a company from collecting debts caused by identity theft, and get information about accounts a thief opened in your name. To create an Identity Theft Report:

- File a complaint with the FTC at [ftc.gov/complaint](http://ftc.gov/complaint) or 1-877-438-4338. Your completed complaint is called an FTC Affidavit. Print and save your Affidavit immediately. Once you leave the page, you won't be able to get your affidavit. If you need to update your Affidavit, call 1-877-438-4338.
- Take your FTC Affidavit to your local police, or to the police where the theft occurred, and file a police report. Get a copy of the police report.

These two documents comprise an Identity Theft Report.