



IDENTITY THEFT

Chesterfield County Police Department, Crime Prevention Unit (804) 318 - 8699

Identity theft occurs when someone uses your personal identifying information (such as your name, Social Security number, or credit card number) without your permission to commit fraud or other crimes. The Federal Trade Commission estimates that as many as 9 million Americans have their identities stolen each year. The Chesterfield County Police Department offers the following measures to help you from becoming a victim.

- Never give out your personal or financial information over the phone or on-line to someone who contacts you.
- Shred financial documents, credit card receipts and paperwork with personal information before discarding them.
- Protect your Social Security number. Have it removed from checks, your driver's license and other forms of identification. Never carry your Social Security card with you.
- Do not leave incoming mail in your box any longer than necessary. Take outgoing mail to the post office for delivery, and have a trusted neighbor or friend pick up your mail while you are away.
- Clean out your purse or wallet. Carry only what is necessary in cash or credit cards.
- Be very careful with your purse. Keep it closed and close to your body at all times. Remember that it only takes a second for a thief to steal your purse or wallet.
- Ask credit card companies and financial institutions to include photo identification on your bank and credit cards.
- Write "Ask for photo ID" next to your signature on the back of your credit cards.



- Carefully review your on-line bank statements as well as monthly (paper) statements for unauthorized charges. Immediately notify your bank about unauthorized charges.
- Ask your bank to send your bank statement to you electronically rather than through the mail. You can do this by visiting your bank's website as well.
- When ordering by phone or online, use a credit card rather than a debit card because there are greater protections with a credit card.

- When ordering new checks, have them sent to your bank for pick-up.
- Store financial records and personal information in a secure place (safe deposit box or high security home safe that is anchored to the floor).
- Make sure you have a secure web browser. Use passwords that are not obvious (such as a birthday, mother's maiden name or last four digits of a Social Security number). Install a firewall, anti-spyware and anti-virus protection to protect your computer, and keep those protective programs up-to-date.



- Delete all personal information from your computer before disposing of it.
- Check your credit report annually. Visit www.annualcreditreport.com or call 1-877-322-8228 to order your free credit reports each year.
- If you believe you have been a victim of identity theft go to www.ftc.gov for step by step information on restoring your credit.