



NEW CASTLE COUNTY POLICE

Identity Theft Resource Information

DIRECTIVE 42

Appendix 42-C

(REVISED JULY 16, 2020)

IDENTITY THEFT RESOURCE INFORMATION

Appendix 42-C

IDENTITY THEFT



ARE YOU A VICTIM?

According to the Identity Theft Data Clearinghouse, the most common types of Identity Theft are:

- Using or opening a credit card account fraudulently
- Opening a telecommunications or utility account fraudulently
- Passing bad checks, opening a bank account or getting loans under another person's name
- Providing another person's identity to gain benefits

PREVENTION TIPS

- Guard your debit and credit card PIN numbers
- Enable two-factor authentication for online accounts
- Password enable your mobile devices
- Shred receipts/documents that contain personal identifying information
- Secure your mailbox and promptly remove delivered mail, register for Informed Delivery by USPS
- Contact creditors if bills do not arrive on time, consider transitioning to online delivery
- Regularly check your credit profile for accuracy
- Do not share personal information over the internet unless you are sure that you are on a secure site
- Do not share personal information to individuals you meet via on-line dating sites
- Government offices and honest companies won't require consumers to pay in the form of wire services (Money Gram or Western Union), reloadable payment cards (MoneyPak or Reloadit) and/or gift cards (iTunes or Google Play).
- Sign up for scam alerts from the Federal Trade Commission at <https://www.consumer.ftc.gov/features/scam-alerts>.

New Castle County Division of Police

www.nccpd.com

IDENTITY THEFT



ARE YOU A VICTIM?

You can minimize the risk of becoming a victim of identity theft by managing your personal information. Information such as your name, date of birth, social security number and bank account numbers, in the hands of the wrong person can result in financial and criminal hardships for you. Be cautious of who you intentionally turn any combination of this type of information over to.

Beginning in 2005, you are entitled to a free copy of your credit report once a year from each of the three major credit reporting agencies (Equifax, Experian, TransUnion). Your credit report can be a valuable resource in determining which accounts are open in your name, such as credit cards and car loans. To order your free annual credit report from one or all three of the national consumer reporting agencies, visit: www.annualcreditreport.com or call toll free 1-877-322-8228. In 2018, the Economic Growth, Regulatory Relief and Consumer Protection Act was signed into law. This act allows consumers to “freeze” or “thaw” their credit files with each of the credit reporting agencies without a fee.

The Federal Trade Commission provides information on its website of how Identity Theft occurs, how to prevent it from occurring and what to do if you become a victim of it. The information is available at <https://www.consumer.ftc.gov>. Victims of identity theft may file a report with the FTC at www.identitytheft.gov.

Victims of Identity Theft in Delaware are entitled to apply to the Delaware Attorney General’s Office for an “Identity Theft Passport”. A completed passport and accompanying police report will be reviewed by the Attorney General’s Consumer Protection Unit to determine if the passport should be issued. This passport can act as proof for victims of Identity Theft that they have been victimized, and most importantly, that they are who they say they are. You can contact the Consumer Protection Unit of the Office of the Attorney General at 1-800-220-5424 and the New Castle County Police at 302-395-8100 for assistance with completing and applying for the passport.

What to do if you become a victim of Identity Theft:

- Maintain a folder to keep a detailed history of what occurred.
- Keep a log of everyone you contact and make copies of all documents that you send and receive.
- Review your credit reports, and if necessary, place a fraud alert on them. Consider freezing your credit if you don't plan on requiring any credit inquiries in the near future.
- Request that a copy of your credit report be sent to you. Further, request that a "Fraud Alert/Victim Impact" statement be placed on your credit file asking that creditors contact you before opening any new accounts.
- Close the accounts that you know, or believe, have been tampered with or opened fraudulently.
- Contact the involved creditors by phone and by mail and advise them of what has occurred.
- File a report with your local police agency.
- Contact the Federal Trade Commission to report the problem: www.ftc.gov or <https://identitytheft.gov> or 1-877-382-4357.
- File a report with the Federal Bureau of Investigation, Internet Crime Complaint Center at www.ic3.gov.
- Contact a representative at your local post office branch reference the theft or misplacement of mail. Monitor your daily mail delivery by registering for Informed Delivery by USPS.
- Contact your banking institutions and have your accounts flagged. Consider transitioning to e-delivery of financial statements to prevent mail from being intercepted or stolen.
- Ask that you be notified of any suspicious activity reference these same accounts.
- Contact the Division of Motor Vehicle to determine if a duplicate license and or identification card has been issued in your name.