

Free Credit Reports

Consumers may request credit reporting agencies cease selling their names to companies that send unsolicited credit card applications. This is known as "Opt Out." A list of the credit bureaus and information to contact them are listed below. The Federal Fair Credit Reporting Act requires each of the major national credit reporting agencies provide you with a free copy of your credit report at your request once a year. To order your report online, access website www.annualcreditreport.com or call 1-877-322-8228.

Equifax

To report fraud call 1-888-766-0008 or write to P.O. Box 740250, Atlanta, GA 30374.

To dispute information in a report, call the number provided on your credit report.

To "opt out" of pre-approved offers of credit call 1-888-567-8688 or write to Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123.

Experian

To report fraud call 1-888-397-3742 or write to P.O. Box 1017, Allen, TX 75013.

To dispute information in a report, call the number provided on your credit report.

To "opt out" of pre-approved offers of credit and marketing list call 1-800-353-0809 or write to P.O. Box 919, Allen, TX 75013.

Transunion

To report fraud call 1-800-680-7289 or write to P.O. Box 6790, Fullerton, CA 92634.

To dispute information in a report, call the number provided on your credit report or call 1-800-916-8800.

To "opt out" of pre-approved credit and marketing list call 1-800-680-7293 or write to P.O. Box 97328, Jackson, MS 39238.

Statement of Values

The St. Louis County Police Department exists to serve the community by protecting life and property, by preventing crime, by enforcing the laws and by maintaining order for all people.

Central to our mission are the values which guide our work and decisions. These help us contribute to the high quality of life in St. Louis County.

The public's trust and confidence given to those in police service requires the adoption and compliance of stated values, which are the foundation upon which our policies, goals and operations are built.

In fulfilling our mission, we need the support of citizens and elected officials in order to provide the quality of service our values commit us to providing.

We, the men and women of the St. Louis County Police Department, value:

- Human Life**
- Integrity**
- Laws and Constitution**
- Excellence**
- Accountability**
- Cooperation**
- Problem-Solving**
- Ourselves**

Police Services

| Resources | |
|----------------------|---------------------|
| Emergency | 911 |
| Non-Emergency | 636-529-8210 |
| TTY Hearing Impaired | 636-529-8220 or 911 |
| Precincts | |
| North County | 314-615-4297 |
| Central County | 314-615-0111 |
| Affton-Southwest | 314-638-5550 |
| South County | 314-615-0162 |
| City of Fenton | 636-349-8120 |
| City of Wildwood | 636-458-9194 |
| West County | 636-225-0425 |
| City of Jennings | 314-385-4672 |

Preventing Identity Theft



St. Louis County Police Department
7900 Forsyth Boulevard
St. Louis, Missouri 63105

Proudly internationally accredited by:



The St. Louis County Police Department is interested in citizen's opinions about our agency and its employees. Please visit the website below and take our survey.

www.stlouiscountypolice.com/citizen-resources/citizen-satisfaction-survey/



stlouiscountypolice.com

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Identity Theft Prevention and Protection

The St. Louis County Police recognize that much of today's society is based on an exchange of information. With specific information, a thief can access your credit, your bank accounts, and even establish and use new accounts in your name as if they were their own.

When a person steals information about you, whether the information is used or not, they have committed a crime. Identity theft is the act of "stealing" or using another person's personal and/or financial information, including your social security number, date of birth, bank account numbers, credit card account numbers and personal identification numbers (PIN) for automatic teller machines, etc.

Extent of the Identity Theft Problem

According to federal statistics, over 2,000 cases of identity theft occur nationwide each week. Identity theft is one of the fastest growing crimes in America. Most identity theft cases involve credit card fraud. Data shows that these losses may amount to as much as \$2 billion a year. While the losses are incurred directly by the credit card companies, they are ultimately passed on to all consumers in the form of higher interest rates and fees.

The St. Louis County Police Department receives reports of identity theft each week. Many stories recount large bills from credit card companies for charges never made by the victim, utility services obtained in the victim's name, and apartments gained under a wrongful identity. Ultimately, the victim's good credit history may be corrupted or destroyed.

How is Your Personal Identity Information Gained?

Thieves obtain personal information in a variety of ways. They may obtain it by abusing information granted to companies or institutions by customers for authorized purposes. They may also obtain it by rummaging through the trash of citizens and businesses, or by stealing credit card application forms from mailboxes. With information now available through the Internet, your personal data is now easier to obtain than ever before.

Once thieves have obtained sufficient personal information about a victim, they can complete a scam in one of two ways. They make use of the victim's existing credit by charging items to their credit card, writing checks, or withdrawing money from accounts via ATMs. They may also use the victim's credit rating and history to apply for new credit cards or establish new checking accounts. In an effort to remain undetected for as long as possible, the thief will have the new credit cards sent to an address different from the victim's. Victims are often unaware of the fact that they have been victimized until they receive past due collection notices from unknown creditors.

What are the Penalties?

In 2017, Missouri revised the felony penalties under the identity theft law based on the threshold of the monetary loss up to a Class "B" Felony for a loss of \$75,000 or above.

In addition to jail sentence, the court may order restitution to the victim of the offense. Restitution may include payment for any expenses, including attorney's fees incurred by the victim.

Tips to Protect Your Identity from Being Stolen

Remember, protect your personal financial information! By using the tips provided in this brochure and common sense, you will make yourself a less likely target.

- Maintain a list of companies and institutions that you have provided personal information to for authorized purposes in order to allow for quick reference in case the information is compromised.
- Do not display your social security number on your personal checks. If your checks have your number printed on the face of the check, have them reprinted as soon as possible without the social security number.
- Shred or destroy any credit card application you receive in the mail, even if you just intend to throw them away.
- Be cautious about disclosing your credit card or checking account numbers over the telephone or Internet.
- Never put your social security number on the outside of an envelope or postcard.
- Dispose of any expired or unused credit card receipts by shredding or tearing them into pieces before placing them into the trash. Also shred or make illegible any document that contains your account number, password or social security number before you dispose of it.

- Review your bills carefully! Make sure the recorded activity on your account statements matches your purchases. If you notice any discrepancies, immediately notify the company and/or bank of the problem.
- Periodically obtain and review copies of your credit report to ensure the report is an accurate reflection of your credit history and credit usage.

If You Believe You Are A Victim of Identity Theft

Report the crime immediately to the police department for investigation. Provide as much documentation as possible. Immediately contact all your credit card issuers. Obtain replacement cards with new account numbers. Ask that old accounts be processed as "account closed at consumer's request."

Call the fraud units of the three credit reporting agencies and report the theft of your credit cards. Ask for the accounts to be flagged. Also, add this statement to your report: "My identification has been fraudulently used to apply for credit. Contact me at (your number here) to verify all applications."

File a complaint with the Federal Trade Commission (FTC) online at www.consumer.gov/idtheft or call 1-877-ID-THEFT. Contact the Missouri Attorney General Identity Theft Hotline at 1-800-392-8222 for assistance resources.

Remember, there is no guarantee you will not become a victim of identity theft. However, with common sense and by following these tips, you can significantly reduce risk.