

What is identity theft?

Identity Theft involves acquiring key pieces of someone's identifying information, such as name, address, date of birth, social security number or mother's maiden name, in order to impersonate them. This information enables the identity thief to commit numerous forms of fraud which include, but are not limited to, taking over the victim's financial accounts, opening new bank accounts, purchasing automobiles, applying for loans, credit cards and social security benefits, renting apartments, and establishing services with utility and phone companies.

Is identity theft a crime?

In the State of New Jersey, identity theft is covered under the wrongful impersonation statute.

(Wrongful Impersonation: 2C:21-17)

Frequently, you will not even realize that your identity was compromised until you receive a bill, statement, or some other notice that alerts you to the fact that you have a problem. Many times this is months after your identifiers were first stolen. The subsequent fraudulent use of your identifiers may very well have occurred in a different state.

How does identity theft occur?

There are many ways the offender may obtain your personal or financial information. Information can be obtained from discarded trash, purse snatchings, or home burglaries. It can be obtained from accomplices who work at banks, doctor's offices, or any other businesses that have access to your personal information. Thieves also contact victims via telephone and e-mail requesting their personal information.



Preventing Identity Theft

Positive steps to take:

- Order a copy of your credit report every year from all three of the major credit reporting agencies. Check for fraudulent activity or discrepancies. In the State of New Jersey, you can obtain one free report each year from each of the credit reporting agencies.
- Promptly remove mail from your mailbox as soon as possible. Consider using a locked mailbox.
- Deposit outgoing mail in post office collection mailboxes or at the post office. Do not leave outgoing checks or paid bills in your unsecured mailbox.
- Invest in a shredder and use it! Shred pre-approved credit offers, credit card receipts, and any other paperwork that contains personal identifiers or financial information.
- Opt out of pre-approved credit offers by calling the Credit Reporting Industry at 1-888-567-8688.
- Empty your wallet of extra credit cards and ID's, better yet, cancel the ones you do not use.
- Keep an eye on your credit card when using it to pay for purchases.
- Memorize your social security number and all passwords, do not carry them anywhere in your wallet or purse.
- Carefully review your bills, bank statements, credit card statements and other financial accounts, to ensure that all balances and receipts match and no activity is unaccounted for.
- If you use a computer, install virus protection and firewall software to discourage hackers.

- Request your financial institutions to add security to your accounts, such as a special password.

Things to Avoid Doing:

- Giving out personal or financial identifiers in response to unsolicited offers by mail, phone, internet, and/or in person. Identity thieves frequently pose as legitimate business people, charity workers, or law enforcement to gain your trust.
- Filling out personal information on warranty cards and sweepstakes entries; it is often sold to others as a marketing tool.
- Providing or using your social security number unless you have to.
- Providing personal identifiers, account numbers or other personal information unless you know the information will be secure.

Following these steps will reduce your risk of being a victim of an identity theft. Your goal should be to reduce other people's access to your information.

REMEMBER! IT IS YOUR RESPONSIBILITY TO CORRECT CREDIT ERRORS AND RESTORE YOUR IDENTITY.

What do I do if I become a victim of identity theft?

Call the fraud units of [Equifax](#), [Experian](#) and [Trans Union](#) and report the theft to them. Ask to have a "Fraud Alert/Victim Impact" statement placed on your credit file, asking that creditors call you before granting credit. Obtain the names and phone numbers of businesses with whom fraudulent accounts have been opened. Review your credit report with them and request a copy.

Equifax P.O. Box 105873
Atlanta, Ga. 30348-5873
Credit Report, 1-800-997-2493
Fraud Alert, 1-800-525-6285
www.equifax.com

Experian P.O. Box 949
Allen, Tx. 75013-0949
Credit Report, 1-888-397-3741
Fraud Alert, 1-888-397-3742
www.experian.com

Trans Union P.O. Box 390
Springfield, Pa. 19064-0390
Credit Report, 1-800-916-8800
Fraud Alert, 1-800-680-7289
www.tuc.com

Contact all creditors, by phone and in writing, to inform them of the problem.

Contact the Federal Trade Commission and file a report either through their website (www.consumer.gov/idtheft) or by telephone 1-877-ID-THEFT. The FTC is the clearinghouse for complaints by victims of identity theft. The FTC helps victims by providing information to help resolve financial and other problems that could result from identity theft.

Contact your local police department, file a report and obtain a case number. Most credit and financial institutions will require that you make a police report.

Assisting Law Enforcement with Your Case:

- Keep a log of all contacts and make copies of all documents.
- Gather all evidence and documentation of your financial loss and provide it to the police.
- Obtain suspect information or descriptions and provide it to the police.
- Obtain possible witness information, the salesperson, apartment managers, employers and persons who accepted the fraudulent applications or documents. Provide this information to the police.
- Complete FTC "Identity Crimes Affidavit" and provide it to the police.

Stolen Checks:

If you have checks stolen or accounts set up fraudulently, report it to the bank and close the accounts. Stop payments on the outstanding fraudulent checks.

Report the stolen checks to the following check verification companies:

National Check Fraud Service:	1-843-571-2143
SCAN	1-800-262-7771
TeleCheck	1-800-710-9898
CheckRite	1-800-766-2748
CrossCheck	1-707-586-0551
Equifax Check Systems	1-800-437-5120
International Check Services	1-800-526-5380

ATM Cards:

If your ATM card is stolen or compromised, get a new card, account number and password.

Fraudulent Change of Address:

Notify the local US Postal Inspector if you suspect someone fraudulently changed your address. Notify the local Postmaster for that address and instruct them to forward all mail addressed to you to your correct address.

The phone numbers for U.S. Postal Inspectors and Post Offices can be obtained in the phone book or at www.usps.gov/postalinspectors.

Social Security Number:

If your Social Security number has been used fraudulently, contact the Social Security Administration at 1-800-269-0271, or through their website (www.ssa.gov/org).

Drivers License Fraud:

If you suspect that your drivers license or registration was stolen or fraudulently used contact the New Jersey Division of Motor Vehicles. You will have to appear in person at a regional office and fill out a fraud affidavit. You must bring forms of identification and all proof to show fraudulent activity. Call NJ DMV at 1-609-292-6500 or visit their website, (www.state.nj.us/mvc)

Passport Fraud:

Protect yourself from passport fraud. Contact the U.S. State Department at their website (www.travel.state.gov) and alert them that you were the victim of identity theft. Request that they alert you if anyone attempts to use your identity to acquire a passport.

False Civil and Criminal Judgments:

Contact the Court where the judgment was entered and report that you are the victim of identity theft.

Mission Statement

We, the Egg Harbor Township Police Department, are committed to providing the highest quality of police services by empowering our members and the community to work in partnership with the goal of improving the quality of life within Egg Harbor Township, while at the same time maintaining respect for individual rights and human dignity.



John J. Coyle
Chief of Police

Identity Theft

SAFEGUARD YOUR
PERSONAL INFORMATION

Egg Harbor Township Police Department

Juvenile & Community Services
Unit



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Chief of Police

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