

Winston-Salem  
Police Department  
Crime Prevention Unit



# Identity Theft

Presented by

The Winston Salem Police Department

Crime Prevention Unit

# Purpose

To make individuals aware of the growing problem of identity theft and provide them with simple steps to take to avoid victimization

# Topics of Discussion

- What is Identity Theft
- What are the most common ways to commit Identity Theft or Fraud
- What you can do to avoid becoming a victim
- Steps to take if you become the victim of Identity Theft

# What is Identity Theft?

- Identity Theft is all types of crime in which someone obtains and uses another person's personal data fraudulently, typically for economic gain



# Common Ways to Commit Identity Theft

- “Shoulder Surfing” in public areas to obtain credit card numbers
- Watching you from afar as you type in credit card numbers or calling card numbers while using a public phone
- Listening in on your phone conversations in public areas as you give out personal information or credit card numbers

# Common Ways to Commit Identity Theft

- “Dumpster Diving” or going through trash cans to obtain copies of bank/credit card statements and copies of checks
- Searching trash cans for documents with your name and address
- Stealing “pre-approved” credit cards from the mail to try to activate them
- “Spam” or internet junk mail solicitations to try and get you to give out identifying information

# Steps to Avoid Becoming A Victim

- **NEVER** give out your credit card number over the phone/internet unless it is a reputable company that you have contacted
- **NEVER** give your social security number to someone you do not know or a business you are not familiar with
- **SHRED** all important documents such as bank statements, credit card bills and other identifying documents before discarding them
- Do not give out personal information over the phone or on the internet (Chat Rooms, etc.)

# Steps to Avoid Becoming A Victim

- Get a copy of your credit report yearly and check for any discrepancies...cancel any unused credit cards/accounts
- Always check your monthly credit card statements and look for any unusual purchases
- Guard your privacy and do not let anyone intimidate you into giving them your personal information

# If you are the victim of Identity Theft

- Immediately file a police report
- Notify your bank and all credit card companies
- Write a letter to your Credit Bureau to notify them
- Close all open credit accounts
- Consider hiring an attorney

# Credit Bureaus

- Equifax
  - 1-888-781-8688
  - [www.equifax.com](http://www.equifax.com)
- Experian
  - 1-888-397-3742
  - [www.experian.com](http://www.experian.com)
- Trans Union
  - 1-888-916-8800
  - [www.transunion.com](http://www.transunion.com)

# Telemarketers' Registry

- What is the number to call to get off the telemarketers' calling lists?

1-888-382-1222

# QUESTIONS

