### COMMON WAYS IDENTITY THEFT HAPPENS

Identity thieves use a variety of methods to steal your personal information, including:

### **Dumpster Diving**

They rummage through for papers with your personal information on it.

### Skimming

They steal credit/debit card numbers by using a special storage device when processing your card.

#### **Phishing**

False email messages designed to get you to reveal your personal information.

### Hacking

They hack into your email or other online accounts to access your personal information.

### "Old-Fashioned" Stealing

They steal wallets and purses and mail for personal information.

# Washington Statewide Hotline for Victims of Crime 1.888.288.9221

Equifax 1-800-525-6285 www.equifax.com

Experian 1-888-397-3742 www.experian.com

TransUnion
1-800-680-7289
www.transunion.com

Federal Trade Commission 1-877-438-4338 www.ftc.gov/idtheft

Annual Credit Report 1-877-322-8228 www.annualcreditreport.com

www.OnGuardOnline.gov

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## Identity Theft



SERVING ALL VICTIMS OF CRIME IN WHITMAN, LINCOLN, GRANT AND ADAMS COUNTIES



311 W 3rd Ave Moses Lake, WA 98837 509-764-8402 24 Hour Help Line 888-560-6027



### PROTECT YOURSELF

- Shred all of your financial documents and paperwork.
- Protect your Social Security number. Never carry it in your wallet or give it out when you can use another form of ID.
- Never give out personal information over the phone.
- Never click on links sent in unsolicited e-mails.
- Use strong passwords that are over 8 characters long, have both capital and lower-case letters, and have both numbers and symbols.
- Keep your personal information in a secure place at home, especially if you have roommates or employ outside help.
- Check your credit report annually.
   Watch for suspicious or unexpected activity and take immediate action.

### CREDIT FREEZE AND FRAUD ALERT

There are several tools available to help identity theft victims and potential victims in both Washington and Idaho. Which option is right for you will depend on your situation. Contact our office for more information.

### RED FLAGS

- Mistakes on your financial documents
- Mistakes on explanation of benefits from your medical plan
- Bills are showing up late or not at all
- Bills for items you have never received
- Mail, email, or calls about accounts or jobs in your minor child's name
- Unwarranted collection notices on your credit report
- You are turned down unexpectedly for a loan



### REPAIRING THE DAMAGE

According to the FTC once a person has discovered they are a victim of identity theft there are four steps that should be taken immediately:

- (1) Place a fraud alert on credit reports and review your credit report. This will prevent an identity thief from opening any more accounts in your name.
- (2) Close the accounts that are known, or believed, to have been tampered with or opened fraudulently. It is important that you notify all banks and credit card agencies in writing and keep copies of all correspondence.
- (3) File a report with your local police or the police in the community where the identity theft took place.
- (4) File a complaint with the Federal Trade Commission. This information will help provide the FTC with a better picture and understanding of identity theft as a national problem.

\*\*The Crime Victim Service Center is available to assist you with any part of this processes\*\*