LOWER PROVIDENCE TOWNSHIP POLICE DEPARTMENT

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Stanley M. Turtle, Chief of Police

Have you been the victim of IDENTITY THEFT and/or CREDIT CARD FRAUD?

When someone uses your name and other personal information to commit fraud, it's a crime. The problem is that you may not know that your identity and/or credit card information has been stolen until you get bills for credit card(s) you didn't open, charges on your credit card(s) you didn't authorize or a bad credit report with debts that you never knew you had.

Here are some steps to take when discovering that you are a victim of identity theft or credit card fraud:

❖ Contact the Fraud Department of any of the three major credit-reporting bureaus to place a fraud alert on your account. As soon as the credit bureau confirms your fraud alert, the other two credit bureaus will be automatically notified to place fraud alerts with their bureaus. A fraud alert will signal a credit granter that credit should not be issued without contacting you by telephone anytime a new account or any changes to your existing account are being requested. If you are the victim of fraud, you may order a free copy of your credit report from all three major credit bureaus.

Experian	Equifax	TransUnion
P.O. Box 2002	P.O. Box 740256	P.O. Box 6790
Allen TX 75013	Atlanta, GA 30374	Fullerton, CA 92834
1-888-EXPERIAN (397-3742)	1-800-525-6285	1-800-680-7289
1-214-390-3527 (fax)	1-404-612-2533 (fax)	1-714-447-6034 (fax)
www.experian.com	**www.equifax.com**	**www.tuc.com**

❖ Contact creditors for any account(s) tampered with or opened fraudulently. If you discover that an identity thief has changed the billing address on your account(s), *close* the account(s) and when opening a new account, ask that it be password protected.

❖ Contact the Treasury Inspector General for Tax Administration hotline (TIGTA) 1-800-366-4484 for persons alleging to be IRS agents.

❖ Contact the Internal Revenue Service (IRS) ID Theft Hotline at 1-800-908-4490 for fraud, identity theft or similar type crimes

❖ Contact the Federal Trade Commission: 1-877-IDTHEFT (438-4338), or **www.consumer.gov/idtheft** to report ID Theft and to learn of ways to restore your credit. The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations. For more in-depth information on recovering from identity theft and help with specific problems, read **Take Charge: Fighting Back Against Identity Theft**, **www.ftc.gov/bcp/conline/pubs/credit/idtheft.htm**.

❖ Contact the Social Security Administration: 1-800-269-0271, or **www.ssa.gov**, if it appears someone is using your social security number. Navigate to the link: **Report fraud, waste and abuse http://www.ssa.gov/oig/guidelin.htm** on the left side of the screen.

❖ Report IRS Phone scam information to phishing@irs.gov with the subject line "IRS Phone Scam".

❖ Contact the U.S. Postal Inspectors if any of your mail was stolen or you believe that someone fraudulently changed your address with the United States Postal Service, **www.usps.com/websites/depart/inspect/**.

❖ Contact the Internet Crime Complaint Center: **www.ic3.gov** to file a complaint regarding an Internet related crime such as Identity Theft, online auction or sale related theft, Canadian Lottery or Nigerian based fraud.

❖ Contact your local Police Department to file a police report. Having a police report will help prove your case to creditors and with PennDOT if you apply for a new driver's license number.