

EFFECTS ON VICTIM:

1. Estimated that over 37 million Americans fell victim to identity theft in the last 4 years.
2. Surveys show that 49%, or 98 million adults, feel they do not know how to protect themselves against identity theft.
3. According to the Federal Trade Commission (FTC), Washington State is 7th per capita in the US for victims of fraud.
4. According to the FTC, every 10 seconds another American is a victim of identity theft.
5. Broken trust: According to the FTC, 16% of ID Theft cases were done by a friend, relative or co-worker...**sometimes even the victim's own child.**
6. Victims spend hours, days, and weeks on the telephone, writing letters and in-person visits with collection agencies, credit card companies, stores, etc that do not believe the victim is a victim and are demanding their money.
7. Victims having to convince police departments who believe that they are committing the crime of Unlawful Issuance of a Bank Check that they are a victim.
8. Credit is destroyed.
9. Job promotions lost because of bad credit.
10. Inability to purchase a home or even rent an apartment.
11. Personal checks being rejected.
12. Credit card use being denied.
13. Lawsuits /Attorney fees /debt collection.
14. Wrongful warrants, arrest & even felony convictions.



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Fraud Id Theft Email:
fraudprosecutor@co.thurston.wa.us

FRAUD ID THEFT HOTLINE

360-786-5238

DO NOT CALL REGISTRY

1-888-382-1222 or

www.donotcall.gov/register/reg.aspx

OPT OUT

1-888-567-8688 (1-888-5 OPTOUT) or
www.optout.prescreen.com



IDENTITY THEFT

TIPS ON PREVENTION & WHAT TO DO IF YOU ARE A VICTIM

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TIPS ON PREVENTING IDENTITY THEFT

1. Promptly remove mail from your mailbox. Apply for a box next to your house, get a locking mail box, or obtain a PO Box. Rural boxes next to the road are at the most significant risk. Stop your mail during vacations by calling 1-800-275-8777.
2. Deposit ALL outgoing mail at a post office collection box. The red flag on the mailbox is an invitation to steal your mail.
3. NEVER, unless you initiated the contact, give personal information such as; social security number, date of birth, credit card numbers, etc.
4. **Shred** all pre-approved credit card applications, credit card receipts, bills etc. before putting it in your trash.
5. Empty your wallet/purse of all unnecessary credit cards or identifications and keep a record in your house of the contents along with security department contact numbers.
6. Cancel all credit cards that you are no longer using.
7. Memorize your social security number and your passwords/pin numbers. **DO NOT CARRY THEM IN YOUR WALLET/PURSE.** (Hiding the number as a phone number does not work.)
8. Sign the back of credit cards in indelible ink and write "check ID" on the card so the clerk will verify your ID before accepting the card.
9. Never loan your credit card or share your "PIN" number.
10. Remove driver's license # from checks and shorten your name to first name initial and last name.

11. Save credit card receipts and match them up with the monthly statement. Carefully watch your monthly bank and credit card statements for any unusual charges.
12. Be conscious of normal receipt of routine financial statements. Contact the sender immediately if they have not arrived in the mail.
13. Closely monitor the expiration dates of your credit cards. If the expiration date has arrived and you have not received a replacement card with a new expiration, immediately contact the credit card company.
14. Update your virus protection software regularly and use a "firewall" program. Look for security repairs and patches you can download from your operating system's website.
15. Unless you need cash, use your debit card as a credit card to avoid leaving an electronic copy of the "PIN."

WHAT TO DO AFTER IDENTITY THEFT

1. Immediately file a report with the local police where you reside or where the identity theft took place.
2. Immediately set up a folder to keep a detailed log of all your contacts including dates and the names of the people you speak to and write.
3. Place "fraud alerts" in your files with all three of the following credit bureaus to stop the issuance of instant credit in your name.
Equifax #1-800-525-6285 www.equifax.com
Experian #1-888-397-3742 www.experian.com
TransUnion #1-800-680-7289 www.transunion.com
4. www.annualcreditreport.com (the only true free website) You have the right to free copies of the information in your file. Get one from each bureau every 4 months. A fraud alert entitles you to a copy of your credit report at each of the three nationwide agencies. Ok to give personal info as you "initiated the contact."

5. You have the right to obtain information from a debt collector. The request should be in writing to the debt collector.
6. You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information. A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing.
7. If you believe information in your credit report results from identity theft, you have the right to ask that a credit bureau block that information.
8. You may also prevent businesses from reporting information about you to the credit bureau if you believe the information is a result of identity theft. Make a written request to the reporting business. Always work with fraud investigators not customer service representatives.
9. You should close all credit card accounts that are compromised by the identity theft.
10. You should always speak with a fraud investigator when dealing with the identity theft reporting, not a customer service representative.
11. If your checks have been stolen or misused, you should alert the bank, **close** the account and ask the bank notify the appropriate check verification services.
12. You should notify the postal inspector if you believe your mail has been stolen.

For many other helpful victim tools, please visit the FTC web page at:

www.consumer.gov/idtheft

Or call them at #1-800-438-4338