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CREDIT FRAUD PREVENTION TOOL KIT

Credit Fraud is committed when a person attempts to and / or succeeds in using another person's credit information to obtain credit so that the fraud criminal can receive goods and services in the fraud victim's name. While some credit fraud is committed over the long term, most credit criminals only utilize a specific person's credit for a short period of time and then move on to the next victim.

There are several different sources of the personal information these criminals need, such as information found on a driver's license, credit cards, social security cards, telephone calling cards, and birth certificates. Other sources of identification include credit solicitations that are mailed to the victim's home and improperly discarded, cancelled checks, bank statements, and mail which the criminal steals either before or after the potential fraud victim has read it.

CREDIT FRAUD PREVENTION TIPS

- Contact the three main Credit Bureaus and request to add a protective statement to your credit file. With this statement on your credit file, credit grantors will know that you always need to be contacted directly before credit is granted in your name. By doing this, you have greatly reduced the chances that you will become a victim of credit fraud.
- Cut up, shred, or otherwise destroy pre-approved credit offers that you don't intend to accept before putting them in your trash or recycling bin. This should also be done with credit card statements, bank statements, or any other documents that have personal information on them. You should also be sure not to throw away credit card receipts in the trash where they can fall into the wrong hands.
- Carry the essential identification pieces in your purse, wallet, backpack, automobile, etc. Try to avoid carrying such documents as a Social Security Card, birth certificate, or passport unless absolutely necessary.
- Reduce the number of credit cards that you have and carry to a minimum. It is also a good idea to only take the cards that you know you might use on a given day with you. Try not to carry more than one or two such cards in your purse or wallet.
- Do not keep ATM personal identification numbers (PIN) or other passwords in your purse or wallet - please memorize them. Additionally, avoid using easily discovered passwords or

PIN codes such as your birthday, phone number, address, etc.

- Keep a list or photocopy of all your credit accounts and bank accounts in a secure place, such as a lock box or locked file cabinet if possible. Include account numbers, expiration dates and telephone numbers of the customer service and fraud departments. Use these numbers if your credit cards or checks are ever lost or stolen.
- Avoid giving out your credit card or other personal information over the telephone or Internet, unless you are certain of the caller's identity. If possible, provide this information only when you have initiated the phone call.
- Do not conduct banking / other personal business on cordless or cellular telephones. These conversations can be easily intercepted via scanner, two-way radio, or baby monitor.
- Do not have your Social Security number or driver's license number printed on your checks.
- If your credit cards or checks have been stolen, notify your creditors and banks immediately. Request that your bank account number be changed and that new checks be issued.
- It is always a good idea to order your credit reports from the three credit bureaus at least once a year to ensure that the information on your credit report is accurate.
- Consider only listing your name and number (no address) in your phone book, or having an unlisted telephone number.

RESTORING YOUR CREDIT FOLLOWING FRAUDULENT ACTIVITY

Get a copy of your credit report from all three credit reporting bureaus. Take the opportunity to examine these reports for any out-of-the-ordinary activity.

Review all your credit files. Contact the major credit reporting agencies and request that a PROTECTIVE STATEMENT be added to your credit file. Be sure to ask how long each statement will remain on your report. Also, be sure to ask each if any recent activity appears on your file.

- Trans Union, P.O. Box 6790, Fulton, CA 92834 — (800) 680-7289
- Experian, P.O. Box 1017, Allen, TX 75013 — (888) 397-3742
- Equifax, P.O. Box 740256, Atlanta, GA 30374 — (800) 270-3435

Make sure you request that a current copy of your report be sent to you. If you indicate that you suspect fraud, you will not be charged for your report.

Identify all fraudulent activity. No one knows what should be on your file better than you do. Carefully examine your reports and note any activity that is unfamiliar to you, such as aliases, potentially fraudulent addresses, and any accounts you do not recall opening. You should also examine the inquiries on your account for any abnormal activity.

Contact credit grantors. If your credit has been used fraudulently, you should quickly contact your credit grantors and ask them to explain their procedures regarding fraud accounts or fraud charges on your account. You may be required to complete an “Affidavit of Fraud” and / or send additional documents such as a police report, copy of your driver’s license, documents from other credit card companies confirming the accounts as fraudulent, etc. This may be necessary to prosecute the criminal if he/ she is caught. Once fraud is confirmed by a creditor, request that a letter from the creditor is sent to you and each of the major credit reporting agencies confirming the fraud. Please keep a log of all phone conversations, including the name of the person you spoke to, the time of the call, and what you discussed with each company.

Contact law enforcement. Be sure to contact your local, state, and federal law enforcement offices and notify them of the suspected fraud. Provide as much information as you can, and be sure to get a case number before you finish the call. If a report is filed, obtain a copy of it for your records.

Dispute fraudulent information. Make sure that you dispute any suspected information on your credit report. Upon request, you will be sent a dispute form for your use (a phone call or letter usually works). Once your dispute is received, it will be investigated within 30 days. You will be sent an updated copy of your credit file reflecting the results of the investigation.

Periodically review your report. You wouldn’t leave your house or car unchecked for years — please be just as mindful of your credit report. Request copies from all three major bureaus at least once a year.

Don’t forget about stolen checks. If you have experienced fraudulent use of your checks, there are companies available that collect, report and investigate returned checks. You should contact each:

- Check Rite — (800) 766-2748
- Chex Systems — (800) 328-5121
- Equifax-Telecredit — (800) 437-5120
- NPC — (800) 526-5380
- SCAN — (800) 262-7771
- Telecheck — (800) 685-5000

Also, be sure to notify your bank and cancel your checking account and request a new account number. If you are unsure about outstanding checks, request a stop-payment order.

Stolen Social Security cards. If your Social Security number has been used fraudulently, you may wish to contact the Social Security Administration to protect your rights to benefits. Your number may only be changed when proper documentation is submitted to the Social Security Administration office. Please note, it is not recommended that you change your Social Security Number, because this may result in future complications. The Social Security Administration can be reached at (800) 269-0271.