Identity Confirmation

Identify the person at your door before you open.

Keep your deadbolt locked.

Look out through your window or peep hole to identify the person at your door.

Keep your outside light on at night to help you and your neighbors see who is at your door.

Consider calling 911 without opening your door if a stranger needs help.

Talk through a closed door.

Always confirm identities from repair persons before opening your door.

Call the repair company to confirm they are working in your neighborhood if you see their identity on a vehicle.

Call the police if a company cannot confirm they are working in your neighborhood.

Review these tips with your children.

Identity Theft

Precautions that help reduce your chances of becoming a victim:

Tear up or shred:
- All old and unused checks.
- All old and unused and credit cards.
- Applications you receive in the mail that you do not plan to use.

Protect your checks and credit cards at home.
Keep all your checks and credit cards in your possession.
Secure all your checks and credit cards.

Priorities that should be done within 24 hours if you become a victim:
- File a report with your local law enforcement agency.
- Obtain a copy of the police report for your records.
- Contact all your vendors and banks that have been tampered with to let them know you are a victim of fraud.
- Close all the accounts where checks and credit cards have been compromised.

Additional Actions you can take:
- Contact the Federal Trade Commission (FTC) at 877-438-4338.
- Create an Identity Theft Report on the FTC web site.
- Notify the Social Security Administration to replace your Social Security or Medicare/Medicaid cards.
- Do not obtain a new Social Security number. You will lose your credit history.
- Inquire with the Department of Motor Vehicles for a duplicate driver's license in your name.
- Contact a credit bureau to secure protection.

Collection Agency actions you should take:
- Draft letter explaining that you have been the victim of fraud and include the police report number.
- Mail a copy of the police report with your letter to the collection agency.
- Keep copies of all correspondence you send to creditors.