



Identity Theft Prevention Tips

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Identity Theft is an ongoing global issue that continues to wreak havoc on people's sensitive information, credit scores and businesses. The Warren Township Police Department takes this issue very seriously and exhausts every avenue while conducting these types of investigations. Additionally, in these cases, the Warren Township Police Department continuously tries to educate the public on ways you can actively do your part to hopefully prevent the identity theft from occurring.

The following are some measures you can take to safeguard your personal information. Never give your personal and/or financial information over the telephone. If you get a call you feel is credit related, possibly from your Bank or Credit Card Company, obtain the caller's information and call them back on a number you know is legitimate and inquire about the call. Be wary of using your credit card on internet sites that you are not familiar with or have not used in the past. Smaller sites may not have the security that you're accustomed to on "Amazon" or "Ebay" (etc.), thus making your information more vulnerable to hackers and thieves. Additionally, we recommend you change your online passwords for frequently visited websites you may have your credit card information stored on and for your online banking websites. Do your best to memorize those passwords and keep them private. Avoid using easily available information such as your mother's maiden name, your birthday, and the last four

numbers of your social security number. Be aware when using your card at public places, such as gas stations and restaurants, that the attendant/waiter doesn't leave your immediate area with your credit card, or scan it on a device that clearly has nothing to do with the purchase you are making. Investigations have revealed that identity thieves will scan your card for your information to make purchases even though the card is still in your possession.

Over the past few months, we have been receiving a number of Internal Revenue Service (IRS) fraudulent tax return reports. This is a nationwide identity theft issue that is actively being investigated by the IRS Criminal Investigations Division. If you are a victim of such identity theft, report it to your local police and refer to the irs.gov website for further instructions.

Keep an eye on your mail. Deposit your mail at the post office or postal mailbox. Avoid leaving bills or other mail containing sensitive information in your home mailbox to prevent theft. If you notice your regular mail is dwindling, check with your post office to see if they have a change of address posted for you. Additionally, when ordering new checks, pick them up directly from the bank instead of having them delivered.

We recommend periodic checks of your credit report to insure nothing fraudulent is taking place without your knowledge, such as unauthorized credit card applications or loans (etc). You can utilize such companies as Equifax (www.equifax.com 1-800-525-628), TRW/Experian (www.experian.com 1-888-397-3742) and TransUnion (www.transunion.com 1-800-888-4213). Prevent your credit report from being sold, and perhaps "opt-out" of pre-approved credit card offers. Call 1-888-567-8688 to remove your name from mailing lists for pre-approved credit lines.

These are only a few steps you can do to actively try and prevent identity theft, however nothing is 100%. If, in the unfortunate event, that you are a victim of an identity theft, report it to the police immediately. With technology continuously improving, at such a rapid pace, we know it can be difficult to keep up, however, with your cooperation we can work together to hopefully prevent you from becoming a victim.

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