

How do you defend yourself when you have become a victim?

- ◆ Place a “FraudAlert” on your credit reports, and review the reports carefully
- ◆ Use any of the three major credit fraud bureaus:
 - Experian:** 1-800-EXPERIAN
 - TransUnion:** 1-800-680-7289
 - Equifax:** 1-800-525-6285
- ◆ Contact the security or fraud departments of each company where a fraudulent account was charged or opened
- ◆ File a police report
- ◆ In CT, victims can report identity theft to the law enforcement agencies in their hometown, whether or not the incident occurred there

Report the theft to the Federal Trade Commission:

ftc.gov/idtheft

1-877-ID-THEFT (438-4338)

For more information, please visit:

State of CT Department of Consumer Protection

<http://www.ct.gov/dcp/>

Federal Trade Commission

<http://www.consumer.ftc.gov/>

U.S. Department of Justice

<http://www.justice.gov/>



Office of the Victim Advocate

505 Hudson Street, 5th Floor

Hartford, CT, 06106

860-550-6632

Toll Free 1-888-771-3126

Fax: 860-560-7065

www.ct.gov/ova

Protect Yourself From Identity Theft



What is identity theft?

According to the United States Department of Justice, identity theft is a crime in which someone wrongfully obtains and uses another person's personal data in some way that involves fraud or deception, typically for economic gain.

What are the most common forms of identity theft?

- ◆ **Dumpster Diving:** when thieves rummage through trash looking for documents with personal information
- ◆ **Skimming:** stealing credit/debit card numbers by using a special storage device when processing a card payment
- ◆ **Phishing:** when thieves pretend to be financial institutions, government agencies, or companies and send email or pop-up messages that encourage consumers to reveal personal information
- ◆ **Hacking:** when thieves hack into email or other online accounts to access personal information
- ◆ **“Old-Fashioned” Stealing:** when thieves steal wallets, purses, mail, credit cards, checks, tax information, medical or health information, or records that reveal personal information

What are some signs of identity theft?

- ◆ Unexplainable withdrawals from your bank account
 - ◆ Bills or other mail that does not arrive as expected
 - ◆ Unfamiliar accounts or charges on your credit report
 - ◆ Medical providers bill you for services you never used
 - ◆ Merchants refuse your checks
- *Note that these signs may not appear in every case of identity theft.

How can one deter identity thieves?

Use the acronym “SCAM” as originally established by the Department of Justice:

S: Be **stingy** with whom you provide personal information.

C: **Check** your information regularly as to ensure no errors in your account.

A: **Ask** periodically for a copy of your credit report by using:

www.annualcreditreport.com

Or

1-877-322-8228

M: **Maintain** Careful records of your banking and financial accounts

Take these other precautions to protect your identity:

- ◆ Protect your Social Security number
- ◆ Don't give out personal information on the phone, through the mail or over the internet, unless it is a trusted solicitor
- ◆ Never click on links sent in spam emails
- ◆ Use firewalls and anti-virus software to protect your files and passwords
- ◆ Do not use an obvious password that includes your birth date, family name, or last four digits of your social security number
- ◆ Keep your personal information in a secure place

When is one guilty of identity theft in CT?

Subject to the full text of the statute, a person is guilty when they meet all three of these criteria (§53a-129a):

- 1) Knowingly using personal identifying information of another person
- 2) Obtaining property
- 3) Without consent of the owner

*The degree of identity theft is based on the age of the victim and the market value of the property stolen.