Winston-Salem Police Department
Crime Prevention Unit
Identity Theft

Presented by
The Winston Salem Police Department
Crime Prevention Unit
Purpose

To make individuals aware of the growing problem of identity theft and provide them with simple steps to take to avoid victimization.
Topics of Discussion

- What is Identity Theft
- What are the most common ways to commit Identity Theft or Fraud
- What you can do to avoid becoming a victim
- Steps to take if you become the victim of Identity Theft
What is Identity Theft?

- Identity Theft is all types of crime in which someone obtains and uses another person’s personal data fraudulently, typically for economic gain.
Common Ways to Commit Identity Theft

• “Shoulder Surfing” in public areas to obtain credit card numbers
• Watching you from afar as you type in credit card numbers or calling card numbers while using a public phone
• Listening in on your phone conversations in public areas as you give out personal information or credit card numbers
Common Ways to Commit Identity Theft

• “Dumpster Diving” or going through trash cans to obtain copies of bank/credit card statements and copies of checks
• Searching trash cans for documents with your name and address
• Stealing “pre-approved” credit cards from the mail to try to activate them
• “Spam” or internet junk mail solicitations to try and get you to give out identifying information
Steps to Avoid Becoming A Victim

• **NEVER** give out your credit card number over the phone/internet unless it is a reputable company that you have contacted

• **NEVER** give your social security number to someone you do not know or a business you are not familiar with

• **SHRED** all important documents such as bank statements, credit card bills and other identifying documents before discarding them

• Do not give out personal information over the phone or on the internet (Chat Rooms, etc.)
Steps to Avoid Becoming A Victim

- Get a copy of your credit report yearly and check for any discrepancies...cancel any unused credit cards/accounts
- Always check your monthly credit card statements and look for any unusual purchases
- Guard your privacy and do not let anyone intimidate you into giving them your personal information
If you are the victim of Identity Theft

- Immediately file a police report
- Notify your bank and all credit card companies
- Write a letter to your Credit Bureau to notify them
- Close all open credit accounts
- Consider hiring an attorney
Credit Bureaus

- Equifax
  - 1-888-781-8688
  - www.equifax.com
- Experian
  - 1-888-397-3742
  - www.experian.com
- Trans Union
  - 1-888-916-8800
  - www.transunion.com
Telemarketers’ Registry

• What is the number to call to get off the telemarketers’ calling lists?
  1-888-382-1222
QUESTIONS