

If your bank or credit card statement does not arrive on time, call the issuer to make sure they are being sent to the proper address. Also contact the Post Office to see if a change of address has been filed in your name. A thief may steal or divert your statements to hide illegal activity.

If You Have Been The Victim Of Identity Theft

- **Contact the Houston Police Department immediately: 713-884-3131**
- **Contact the following credit reporting agencies:**

Trans Union 1-800-680-7289
www.tuc.com

CSC Fraud 1-800-272-9281
www.csccredit.com

Equifax 1-800-525-6285
www.equifax.com

Experian 1-888-397-3742
www.experian.com

- **Contact the Federal Trade Commission**
1-877-IDTHEFT
- **Review your Credit Report**

The Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting companies to provide you with a free copy of your credit report, at your request, once every 12 months.

1-877-322-8228
www.annualcreditreport.com

HOUSTON POLICE STATIONS

Airport-Bush	281-230-6800
Airport-Hobby	713-845-6800
Central	713-247-4400
Clear Lake	281-218-3800
Eastside	713-928-4600
Fondren	713-773-7900
Kingwood	281-913-4500
Midwest	281-597-6000
North	281-405-5300
Northeast	713-635-0200
Northwest	713-744-0900
South Central	832-394-0200
Southeast	713-731-5000
Southwest	713-314-3900
Special Ops.	832-394-0000
Westside	281-584-4700

*For more information,
visit www.houstonpolice.org*

Emergency 9-1-1
Police Non-Emergency
713-884-3131

Houston Police Department
Public Affairs Office
Community Outreach Unit
1200 Travis, Suite 2100
Houston, TX 77002
713-308-3200

IDENTITY THEFT



Keep **Houston**
SAFE

Harold L. Hurtt
Chief of Police

Identity Theft is a common term used for all types of crimes in which someone wrongfully obtains and uses another's personal data in some manner that involves fraud or deception, usually for economic gain. Identity theft is one of the fastest growing crimes in America.

How Identity Theft is Committed

- **Shoulder Surfing** - Watching you punch in telephone calling card, credit card, ATM numbers.
- **Business Record Theft** - Stealing personal files from businesses or institutions where you are a customer, patient, employee etc.
- **Scamming** - Posing as a legitimate company or government agency to obtain your personal information. This often happens through e-mail.
- **Phone Fraud** - Establishing cellular phone service in someone else's name.
- **Skimming** - Stealing credit and debit card numbers as the card is being scanned/processed to pay for a purchase, using a special data collection device known as a "skimmer".
- **Dumpster Diving** - Going through your trash or the trash of businesses to obtain copies of checks, credit card/bank statements or other records.
- **Mail Theft** - Stealing mail to get new credit cards, bank or credit card statements, tax information as well as falsifying change of address information.

- **Steal Wallet or Purse** - Obtaining personal information from the theft of your purse or wallet.
- **The Information Highway** - Obtaining information that you share over the Internet.
- **Spoofing and Phishing** - When thieves set up look-alike websites of legitimate businesses and trick consumers into entering their personal information by sending e-mail messages that warn them that their account is about to expire or has been accessed illegally.

Warning Signs Of Identity Theft

- Your monthly credit card and bank statements suddenly stop arriving.
- You are denied credit for reasons that do not match your understanding of your financial position.
- You start getting bills from companies you do not recognize.
- You receive calls from collection agencies or creditors for an account you don't have or that is up to date.
- You observe unusual entries on your credit report.
- Financial account statements show withdrawals you didn't make.
- A creditor calls to say you've been approved or denied credit that you haven't applied for. Or, you get credit card statements for accounts you don't have.

Preventing Identity Theft

- Guard your Social Security Number. Remember this is the most important step. This is the key to your credit report and banking accounts. Give it out only when it is absolutely necessary.

- Minimize the amount of personal financial information and credit cards you carry. Memorize passwords and PINs instead of carrying them with you.
- Keep personal financial information in a secure place in your home. Shred identifying information before throwing it away.
- Do Not give sensitive information to unsolicited callers. Remember that most legitimate businesses will not ask for your Social Security or bank account numbers.
- Shield your hand when entering your PIN at a bank ATM or when making long distance calls with a calling card. Take your credit card receipts and ATM slips. Shred them before throwing them away.
- Pick up new checks or a new or reissued credit card at your bank rather than having them delivered to your home. Do not have your driver license number or social security number printed on your checks.
- Check your credit report each year for signs of unusual activity.
- Limit the exposure of your Social Security number and personal information by giving it only when it is absolutely necessary.
- Do Not give personal information over the phone, over the Internet or through the mail unless you initiated the contact or are certain of the business's trustworthiness.
- Keep duplicate records of your wallet's contents.
- Mail payments from a safe location. Do not place them in your mailbox where they can be stolen.