

ALERT BULLETIN

Identity Theft

Identity Theft

TYPE OF SCAM

Identity Theft is the unlawful acquirement and use of someone else's personal information such as credit card numbers, bank accounts, and social security numbers. Identity theft scammers will use this personal information to fraudulently purchase goods and services.

DESCRIPTION OF THE SCAM

Identity Theft can occur in a variety of ways. Scammers are resourceful and are often very convincing when trying to steal your information.

Attempts to steal your information can come in the form of emails, phone calls, and pop-up messages. Thieves might also steal information from your garbage or the garbage of businesses or even local dumps.

These scammers often send emails or make phone calls claiming to work for your bank or various government agencies. They will request personal information such as your bank account number or even your social security number. They may claim to need this information to "validate" or "update" your accounts and information.

Requests for information such as these are almost certainly scams. Banks, government agencies, and other legitimate entities will never contact you by email and ask for personal or financial information.

Once these thieves have your information, they could use it in a variety of ways such as making expensive purchases, opening new accounts, taking out loans, and even using your health insurance to get medical treatment.



Don't Be A Victim!



One such scam that was in circulation recently came in the form of an email that claimed to be from Chase Online Banking. It read:

“Dear Chase Online Customer:

Providing our customers with a consistent, positive experience is very important to us. We have upgraded our online security server to the new Secure Socket Layer (SSL). You are required to follow the link listed below to upgrade your Access”

VICTIM OF THIS SCAM

If you are a victim of Identity Theft, the most important and crucial thing is to **Act Fast!** Taking immediate action is vital to minimizing the damage done to your financial integrity.

Your first step should be to make a report with your local police department. Make sure to keep the police report, complaint number, and the police investigator’s phone number. You might need this information when you contact your creditors.

You should also file a complaint with the Federal Trade Commission (FTC). You can do this at www.consumer.gov/idtheft or by calling the FTC’s Identity Theft Hotline at 877-IDTHEFT (877-438-4338).

Next you should make a report with three major credit bureaus. Ask that each bureau make an official report and place a “fraud alert” on your credit report. Also ask that a victim’s statement be added to your report so that creditors will know to call you before changing or adding any accounts. In addition, get copies of your credit report from each bureau to see the extent of any unlawful activity.

After this, you should report the fraud to each of your creditors, even if a creditor has not been defrauded yet. Ask each of them to put a “fraud alert” on your account.

HOW TO AVOID BEING SCAMMED

- Don’t give out your social security number unless it is necessary.
- Don’t give out personal information on the phone unless you initiated the call.
- Never reveal personal information by email.
- Only transmit personal information over secure websites.
- Empty your mailbox as soon as possible and shred documents containing personal information before you throw them away.

WHAT THE SCAMMER WANT\$

MONEY! And they will stop at nothing to get as much of your money as possible.

YOUR RESPONSE

Do not respond! Do not respond to requests for personal information over the internet or email. In addition, do not respond to requests for personal information over the phone unless you initiated the call.

In general, remain skeptical about requests for personal and financial information.

**Further Information
or Report an Incident
Contact**

**Lisle Police Department
630-271-4200 or 911**

**This bulletin was prepared by the
Volunteers In Police Services Unit of the
Lisle Police Department**