A Quick Checklist

Many people do not realize criminals can obtain their personal data without breaking into their homes. Following these few simple crime prevention tips may assist in keeping you from becoming a victim of identity theft.

Shred all paperwork and documents bearing your personal information before discarding in the trash. Pay close attention to all of the **PRE-APPROVED** credit card mailings you receive.

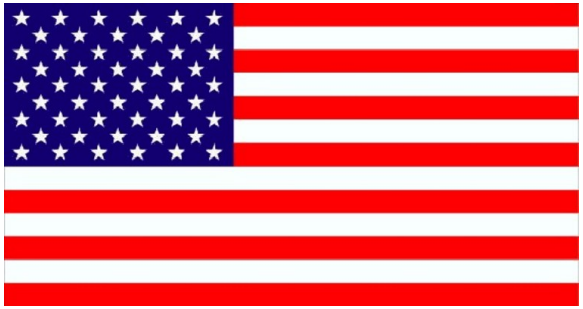
Check your credit report bi-annually to keep track of all your personal accounts. Make certain to check for any accounts that you have not opened and purchases you have not made. If discrepancies are found, immediately report them in writing (return receipt requested).

Keep your personal information and account information recorded in a safe and secured location within your home. Utilize these records when checking your credit report or when reporting fraudulent use to the proper authorities.

Bank checks should never be mailed to your home address. Anyone retrieving your checks, before you, can quickly withdraw money from your account before you realize what has happened.

Internet links should never be clicked on unless you know it to be a trusted website link. This will prevent your computer account and personal data from being comprised.

Passwords should be kept private to prevent unwanted access to your personal accounts. If possible, change passwords frequently to provide a higher degree of security.



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COURAGE, KNOWLEDGE, INTEGRITY

IDENTITY THEFT

A GUIDE TO DETECTION AND PREVENTION

WORKING TOGETHER FOR A SAFER COMMUNITY

IDENTITY THEFT IS THE FASTEST GROWING CRIME IN AMERICA

Your personal data, unlike your fingerprints, are not unique to you and should never be given to anyone who does not have a legitimate reason or purpose to request it. Your personal data, including your birth date, social security number, credit card numbers, or bank

account information can be used for personal profit at your expense if they fall into the wrong hands.

Protecting yourself against identity theft involves nothing more than protecting this personal information. Anyone with knowledge of your personal information can cause an extreme amount of damage to your credit and lifestyle very quickly.

Part of the battle in preventing identity theft is recognizing where and how your personal information is stolen.

Criminals will engage in a method called "dumpster diving". This is where they rummage through your garbage cans, dumpsters and trash bins to obtain copies of your checks, credit card or bank statements, and other records that typically

bear your name, address, phone number and other personal data information. These types of records make it easier for criminals to get control over your accounts and assume your identity.

The Internet has also become an appealing place for criminals to obtain personal identity data, such as passwords and banking information. Many

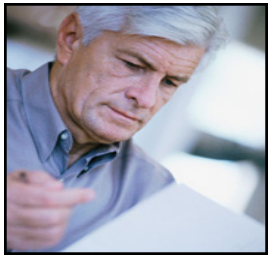
people respond to "spam" or unsolicited E-mails and relinquish personal identity data under false promise of them receiving some type of benefit. They do this without realizing that in many cases, the requesters have no intention of keeping the promise and just want to obtain their personal identity data to conduct criminal acts.

With enough identifying information, a criminal can take over your identity to conduct a wide range of crimes such as false applications for loans and credit cards, withdrawals from bank accounts, or obtaining other goods.

Many times the victim has no idea of what is happening until it is too late. By then, substantial damage has been done to the victims assets, credit, and reputation.

Educating yourself about identity theft is your number one defense. It is highly encouraged that you use more than any one single reference when doing your research. Read up on how to reduce

Opportunities to be



Victimized— the more you know, the better chance you will have to prevent becoming a victim of identity theft.

Knowledge is your best weapon and a little of it can go a long way.

If you believe you have been a victim of identity theft, you must act immediately to minimize the damage inflicted on your financial accounts and your personal funds.

Contact all financial institutions and creditors that you have accounts with and advise them that your personal information may have been compromised.

RESOURCES

- **Port St. Lucie Police Department**
  www.pslpd.us
- **Office of Attorney General of Florida**
  www.myfloridalegal.com
- **Dept. of Agriculture & Consumer Svcs.**
  www.doacs.state.fl.us
- **Federal Trade Commission**
  www.ftc.gov/idtheft
- **Social Security Administration**
  www.ssa.gov
- **TransUnion**
  1-800-680-7289
- **Equifax**
  1-800-525-6285
- **Experian**
  1-888-397-3742