



## IDENTITY THEFT

The ACLU of Pennsylvania receives numerous calls from people who have been victims of identity theft. Identity theft is not a civil liberties issue, but there are steps you can take to prevent it or handle the problem if you have been a victim of identity theft.

### How to Prevent Identity Theft

Be aware of the ways criminals can steal your identity.

- "Dumpster diving" in trash bins for unshredded credit card and loan applications and documents containing social security numbers.
- Stealing mail from unlocked mailboxes to obtain newly issued credit cards, bank and credit card statements, pre-approved credit offers, investment reports, insurance statements, benefits documents, or tax information.
- Accessing credit reports fraudulently, for example, by posing as an employer, loan officer, or landlord.
- Obtaining names and social security numbers from personnel or customer files in the workplace.
- Standing behind users, or "shoulder surfing," at ATM machines and phone booths in order to obtain PIN numbers.
- Finding identifying information on Internet sources, via public records sites and fee-based information broker sites.

Review the fraud reduction checklist compiled by the Privacy Rights Clearinghouse.

<http://www.privacyrights.org/fs/fs17-it.htm>

### What to Do If You Believe You Are a Victim of Identity Theft

If you think you have become a victim of identity theft, act immediately to minimize the damage to your personal funds and financial accounts, as well as your credit history.

Here's a list of some actions that you should take right away:

1. Contact all financial institutions where you have accounts that an identity thief has taken over or that have been created in your name but without your prior knowledge. You may need to cancel those accounts, place stop-payment orders on any outstanding checks that may not have cleared, cancel your Automated Teller Machine (ATM) card, and change your Personal Identification Number (PIN).
2. Contact all creditors with whom your name or identifying data have been fraudulently used. For example, you may need to contact your long-distance telephone company if your long-distance calling card has been stolen or you find fraudulent charges on your bill.
3. Contact the three credit reporting agencies:  
[Equifax](#)  
To report fraud, call (800) 525-6285. To order a copy of your credit report, call (800) 685-1111.  
[Experian](#) (formerly TRW)  
To report fraud or order a copy of your credit report, call (888) 397-3742.  
[Trans Union](#)  
To report fraud, call (800) 680-7289. To order a copy of your credit report, call (800) 888-4213.

**To opt out of pre-approved offers from all three bureaus call (888) 567-8688.**



ACLU of Pennsylvania  
P.O. Box 1611  
Philadelphia, PA 19105-1161  
(215) 592-1513  
[www.aclupa.org](http://www.aclupa.org)

4. File a report with the local police and FBI office

[FBI Philadelphia](#)

8th. Floor  
William J. Green Jr. FOB  
600 Arch Street  
Philadelphia, Pennsylvania 19106  
(215) 418-4000

[FBI Pittsburgh](#)

3311 East Carson St.  
Pittsburgh, PA 15203  
(412) 432-4000

5. Contact the Federal Trade Commission

Under the Identity Theft and Assumption Deterrence Act, the Federal Trade Commission is responsible for receiving and processing complaints from people who believe they may be victims of identity theft, providing informational materials to those people, and referring those complaints to appropriate entities, including the major credit reporting agencies and law enforcement agencies.

[Consumer Response Center](#)

Federal Trade Commission  
600 Pennsylvania Avenue, N.W.  
Washington, DC 20580  
1-877-ID THEFT (877-438-4338)  
TDD at 202-326-2502

### Other Types of Identity Theft

1. If you have had checks stolen or bank accounts set up by an identity thief, contact the major check verification companies. In particular, if you know that a particular merchant has received a check stolen from you, contact the verification company that the merchant uses:

CheckRite - (800) 766-2748

ChexSystems - (800) 428-9623 (closed checking accounts)

CrossCheck - (800) 552-1900

Equifax - (800) 437-5120

National Processing Company (NPC) - (800) 526-5380

SCAN - (800) 262-7771

TeleCheck - (800) 710-9898

2. If you suspect that an identity thief has submitted a change-of-address form with the Post Office to redirect your mail, or has used the mail to commit frauds involving your identity, contact your local office of the [Postal Inspection Service](#).

Postal Inspection Service  
PO Box 7500  
Philadelphia PA 19101-9000  
Phone: 215-895-8450

Postal Inspection Service  
1001 California Ave Rm 2101  
Pittsburgh PA 15290-9000  
Phone: 412-359-7900

3. If you suspect that your Social Security number is being fraudulently used, contact the [Social Security Administration](#) at 800-269-0271.
4. If you suspect the improper use of identification information in connection with tax violations contact the [Internal Revenue Service](#) at 1-800-829-0433.



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