

To order your free annual report from one or all of the national consumer reporting companies, visit

www.annualcreditreport.com, or

call toll-free 877-322-8228,

or complete the Annual Credit Report

Request form and mail it to:

Annual Credit Report Request Service,

P.O. Box 105281,

Atlanta, GA 30348-5281.

The form is available on line at

<http://www.ftc.gov/credit/>

Virginia's Office of the Attorney General has an excellent publication available to citizens entitled

How to Avoid Identity Theft.

This is can be read online at www.vaag.com, under the *Key Issues*

section, or you can request a hard copy by e-mailing

cybercrime@oag.state.va.us.

If you would like to have your name and phone number removed from telemarketing lists, contact the

National Do-Not-Call Registry at www.donotcall.gov

or by calling 1-888-382-1222.

Additional Prevention Tips:

Be cautious when responding to promotions. Identity thieves may create phony promotional offers to get you to give them your personal information.

Over the internet, this is known as "phishing" using fake e-mails, or "pharming" using fake web sites.

If you suspect you have been the victim of on-line Identity Theft, report it to the Federal Trade Commission at www.consumer.gov/idtheft,

or call the

Identity Theft Hotline

at 1-877-IDTHEFT.

The FTC has counselors to help you resolve financial and other problems that can result from this crime.



For more information, contact
The Lynchburg Police Department

Crime Prevention Unit

805 Court Street

Lynchburg, VA 24504

434-455-6070

**What is the fastest
growing crime in
America?**



**IDENTITY
THEFT**

**Follow these
Prevention Tips
to reduce your
chance of being the
next victim.**

Steps to help guard your identity:

Identity thieves rob more than 500,000 Americans every year. Credit can be damaged, and fixing it can cost you hundreds of dollars and take hundreds of hours of your time. These steps will help you reduce your risk of identity theft.

1. Guard your Social Security number. It is the key to your credit report and banking accounts and is the prime target of criminals.
2. Monitor your credit report. It contains your SSN, present and prior employers, a listing of all account numbers, including those that have been closed, and your overall credit score. After applying for a loan, credit card, rental or anything else that requires a credit report, request that your SSN on the application be truncated or completely obliterated and your original credit report be shredded before your eyes or returned to you once a decision has been made.

A lender or rental manager needs to retain only your name and credit score to justify a decision.

3. Shred all old bank and credit statements and "junk mail" credit card offers before trashing them. Use a crosscut shredder. Crosscut shredders cost more than regular shredders but are superior.

4. Remove your name from the marketing lists of the three credit reporting bureaus to reduce the number of pre-approved credit offers you receive.

5. Add your name to the name-deletion lists of the Direct Marketing Association's Mail Preference Service, Telephone Preference Service used by banks, etc.

6. Do not carry extra credit cards or other important identity documents except when needed.

7. Place the contents of your wallet on a photocopy machine. Copy both sides of your license and credit cards so you have all the account numbers, expiration dates and phone numbers if your wallet or purse is stolen.



8. Do not mail bill payments and checks from home. They can be stolen from your mailbox and washed clean in chemicals. Take them to the post office.

9. Do not print your Social Security number on your checks.



10. Order your Social Security Earnings and Benefits statement once a year to check for fraud.

11. Examine the charges on your credit card statements before paying them.

12. Cancel unused credit card accounts.

13. Never give your credit card number or personal information over the phone unless you have initiated the call and trust that business.

14. Subscribe to a credit report monitoring service that will notify you whenever someone applies for credit in your name.

15. When ordering new checks, pick them up from the bank instead of having them mailed to your home mailbox.