

## What to do if you are a victim of identity theft?

If you fall victim to an identity thief, you will need to take certain steps to alert the authorities:

- Report the incident to any local or state law enforcement officer immediately and file a police report.
- Call the major credit-reporting agencies and put a fraud alert on your account.
- Notify your bank in the event your checks were stolen and request that your account be closed.
- Register a complaint with the Federal Trade Commission (FTC) [www.FTC.gov](http://www.FTC.gov). Be prepared to fill out affidavits of forgeries for banks, credit grantors and recipients of stolen checks. Tel: (977) 438-4338
- Contact the Social Security Office if someone is using your social security number to establish credit or new accounts. Tel: (800) 269-0271
- Report the theft of your credit cards and request that your account be flagged to all three of the following companies:

### **Equifax Credit Information Services**

Tel: (800) 525-6285  
[www.equifax.com](http://www.equifax.com)

### **Trans Union Fraud Victim Assistance**

Tel: (800) 680-7289  
[www.transunion.com](http://www.transunion.com)

### **Experian Consumer Fraud Assistance**

Tel: (888) 397-3742  
[www.experian.com](http://www.experian.com)

## Who do I call for more information?

*Rhode Island State Police  
Barracks  
(Non-Emergency)*

### **Scituate Barracks**

311 Danielson Pike, No. Scituate  
Tel: (401) 444-1000

### **Hope Valley Barracks**

54 Nooseneck Hill Road,  
Richmond  
Tel: (401) 539-2411

### **Lincoln Woods Barracks**

1575 Old Louisquisett Pike, Lincoln  
Tel: (401) 444-1100

### **Portsmouth Barracks**

838 East Main Road, Portsmouth  
Tel: (401) 849-4444

### **Wickford Barracks**

7875 Post Road, North Kingstown  
Tel: (401) 294-3371



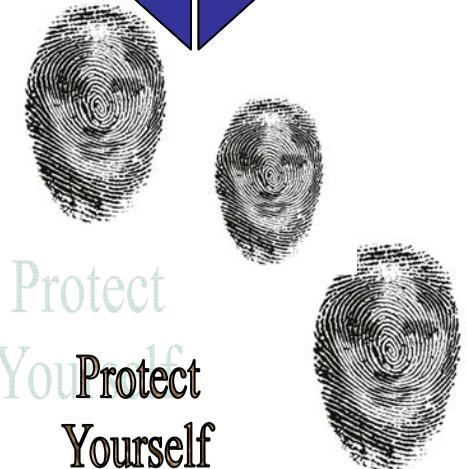
<http://www.risp.state.ri.us>

# Rhode Island State Police



Guide on

**Identity  
Theft**



Protect  
Yourself  
Protect  
Yourself

*The Rhode Island State Police is committed to the fight against Identity Theft. We stand ready to assist the needs of our citizens in matters pertaining to the security of your financial documents and identification. I hope this guide is helpful in assisting you with your financial security needs.*



*Colonel Steven G. O'Donnell  
Superintendent*

### *How do I minimize the risk of being victimized?*

- ▶ Do not leave your purse or wallet unattended.
- ▶ Destroy all checks immediately when you close a checking account. Be sure to shred financial statements before you dispose of them.
- ▶ Reconcile your check and credit cards and challenge any purchases you did not make.
- ▶ Limit the number of credit cards and cancel inactive accounts.
- ▶ Do not give any credit card, bank, social security or any other personal information to unauthorized individuals over the telephone or internet.
- ▶ Do not “click” on hyperlinks in a webpage in order to navigate to a service on the internet. Manually type the web address into the browser to help assure that it is authentic.
- ▶ Safeguard your credit/debit card and ATM receipts. Be sure to shred them before you dispose of them.
- ▶ Scrutinize your utility and subscription bills to make sure the charges are yours.
- ▶ Memorize your passwords and Personal Identification Numbers (PIN). Do not give out your PIN.
- ▶ Photocopy both sides of credit cards and identification cards you carry with you, so that you can quickly call the issuers to inform them about the lost or stolen cards.

### **Message to Our Senior Citizens**

Americans lose billions of dollars each year in telemarketing fraud and mail scams alone, and seniors are often the victims. You could be approached through the mail, by telephone, via e-mail or at your front door. As the old saying goes - *if it seems too good to be true, it probably is*. A few common scams include:



- Charitable Donation Cons
- Credit Card Insurance / Credit Repair
- Door-to-Door or In-Person Solicitation
- Financial Advisors / Investment Scams
- Funeral and Cemetery Fraud
- Home Repair Scams
- Medicare Fraud
- Living Trust Wills
- Telemarketing/Mail/Internet Fraud
- Real Estate Predatory Lending Scams