

WHAT IS IDENTITY THEFT/FRAUD?

Identity Theft/Fraud is defined as “a crime in which an imposter steals key pieces of information in order to obtain credit merchandise and services in the name of the victim”. According to the Federal Trade Commission, identity theft/fraud is one of the fastest growing White Collar Crimes in the nation. Last year, an estimated 10 million people became victims of identity theft costing businesses and consumers a loss of \$53 billion.

There are many ways thieves can get your information. They “dumpster dive” or go through your garbage, the trash of businesses, or public dumps. They may work—or pretend to work—for legitimate companies, medical offices, pharmacies or government agencies and take advantage of their position to convince you to reveal personal information. Some pretend to represent an institution you trust, and try to trick you by email (phishing) or phone (pretexting) into revealing personal information.

If you become a victim of identity theft, below is a checklist of what to do and who to contact:

Contact the Sheriff's Office: Report the crime to the Cobb County Sheriff's Office immediately and get a notarized copy of your report. Credit Card companies, insurance companies and banks may require you to show that a report has been filed. For more information, contact the Cobb County Sheriff's Forgery and Fraud Unit at 770-499-4652.

Creditors: Contact creditors immediately when you find out someone has used your name fraudulently. Get replacement cards with new numbers for accounts that have been used fraudulently. Ask that old accounts be processed as “closed at consumer's request”.

Credit Bureaus: Call the fraud unit of one of the three major credit reporting bureaus and ask them to place a fraud alert on your account.

Equifax - 1-800-525-6285
Experian - 1-888-397-3742
Trans Union - 1-800-680-7289

Social Security Number: Your social security number is the main key to most electronic data bases with information about you. Call the Social Security Administration Fraud Hotline at 1-800-269-0271 to report fraudulent use of your card. In some cases, but only if you meet Social Security fraud criteria, you may be issued a card with new numbers.

Driver's License Numbers: You may need to change your driver's license number if someone is using yours as identification for bad checks. Call the Department of Drivers for details on how to obtain a new license or their website at www.dds.ga.gov.

ATM Cards: If your ATM Card has been stolen, get a new card, account number and PIN number. When creating a new password, do not use common numbers such as the last four digits of your social security or your birth date.

HOW TO PREVENT IDENTITY THEFT/FRAUD

1. Do not carry a checkbook. Pay by cash or credit card.
2. Do not carry your Social Security card with you or use it as your driver's license number.
3. Buy a paper shredder. Shred any documents that contain financial information or lists your Social Security number.
4. Never click on links sent in unsolicited emails. Use firewalls, anti-spyware and anti-virus software to protect your home computer
5. To monitor bank and credit card accounts, sign up for online banking and online bill payments. You will be able to see immediately any unauthorized transactions on your accounts.
6. Once a year, request copies of your credit report from each of the three credit bureaus. Residents of the State of Georgia are entitled to two free copies per year.

TELEMARKETING FRAUD

Last year, telemarketing fraud cost consumers an estimated \$40 billion dollars. According to AARP, people over 50 are most vulnerable and account for 56% of all victims. One of the most popular types of telephone fraud involves the misrepresentation of Police or Sheriff's Agencies. According to the Better Business Bureau, one of the most common problems with Sheriff/Police “look-a-likes” is the way they spend the money they solicit from the public.

Although it is legal for organizations and associations to solicit by telephone, the **Georgia Sheriffs' Association** does not endorse fund-raising projects conducted by telephone. Any legitimate law enforcement fund-raising effort should be by direct mail or personal contact.

If you receive a telephone solicitation, there are a number of steps that can be taken to avoid fraudulent or misleading schemes:

1. Ask questions. Honest businesses do not mind questions.
2. If the caller says they are representing a certain law enforcement agency or organization, ask them to furnish the name, address and phone number of the agency sponsoring the fundraising.
3. Ask the solicitor what percentage of funds actually go to the charity and what goes to fundraising and/or administrative costs. Also, ask if your contribution will be used locally.
4. Request a list of the Board of Directors of the organization the solicitor is representing.
5. Do not pledge or buy anything by phone. Ask that the donation request be mailed to you in writing before sending any money. Be very cautious of anyone using “runners” to pick-up contributions. Never pay in cash!
6. Ask for an Annual Report. Any reputable organization should be happy to provide you with one. Also, ask for a copy of their IRS letter stating they are a 501© 3 tax exempt organization..

“Unfortunately, people innocently fall prey to the scam artist. It is imperative that you never allow anyone you do not know into your home or accompany them to your bank. Personal credit card or bank information should never be given over the telephone unless you initiate the call. When in doubt, verify all information or contact the inquiring agency prior to any cooperation or action on your part.”

Sheriff Neil Warren

The Cobb County Sheriff's Office encourages you to not respond to solicitation calls asking for money on behalf of law enforcement unless you know the person calling is legitimate. If you are in doubt, contact your local law enforcement agency.

All charitable organizations must register with the Secretary of State's Office before they can raise funds in Georgia. To verify if an organization has registered, contact the Charitable Organization's Division of the Secretary of State's Office at (404) 656-4910 or website: <http://corp.sos.state.ga.us/corp/soskb/csearch.asp>

IMPORTANT PHONE NUMBERS

Cobb County Sheriffs' Office Forgery and Fraud Unit

770-499-4652

Secretary of State's Office

404-656-4910

Credit Bureaus

Equifax - 1-800-525-6285

Experian (Formerly TRW) - 1-888-397-3742

Trans Union - 1-800-680-7289

Check Verification Companies

Chexsystems: 1-800-428-9623

TeleCheck: 1-800-710-9898

CheckRite: 1-800-766-2748

Social Security Administration Fraud Hotline

1-800-269-0271

Cobb County Sheriff's Office
185 Roswell Street
Marietta, Georgia 30090

Cobb County Sheriff's Office



IDENTITY AND TELEMARKETING FRAUD

Compliments of:

**Sheriff Neil Warren
Chief Deputy Sheriff Lynda Coker
770-499-4609**