

Important Contact Information

Credit Reports or Credit Fraud:

Equifax

P.O. Box 740241
Atlanta GA. 30374
Telephone: 1(800) 290-8749
Report Fraud: 1(888) 766-0008
Credit Report: 1(800)685-1111
www.equifax.com

Experian

P.O. Box 949
Allen, TX 750C
Credit Report: 1(888)397-3742
www.experian.com

Federal Trade Commission

Report Fraud: 1(877) ID-THEFT
www.consumer.gov/idtheft
1(877) 438-4338

Social Security Administration

Telephone: 1(800)269-0271
www.ssa.gov

TransUnion

2 Baldwin Place, P.O. Box 1000
Chester, PA 19022
Telephone: 1(800)493-2392
Report Fraud: 1(800)680-7289
Credit Report: 1(800)888-4213
www.tuc.com

Fraudulent Use of Checks:

Check Rite:

1(800)766-2748

SCAN:

1(800)262-7771

ChexSystems:

1(800)428-9623

Telecheck:

1(800)710-9898

Cross Check:

1(800)552-1900

National Processing Co.:

1(800)526-5380

Equifax:

1(800)437-5120

International Check Services

1 (800)631-9656

Consumer Fraud Hotline

100 W. Randolph Street
Chicago, Illinois 60601
Hotline: 1(800)386-5438
TTY: 1 (800) 964-3013

Illinois Attorney General

Identity Theft
Hotline: 1(866)999-5630
TTY: 1 (877) 844-5461

The Skokie Police Department has been fully accredited by the Commission on Accreditation for Law Enforcement Agencies (CALEA) since November of 1988. Accreditation by CALEA is a process by which law enforcement agencies voluntarily seek to demonstrate their continued ability to meet nationally recognized standards. Re-accreditation occurs every 3 years.

The benefits to Skokie residents, businesses, and employees include controlled liability insurance costs, administrative improvements, greater accountability, and increased governmental and community support for these agencies.

The Village of Skokie Police Department's philosophy of community-oriented policing is designed to help build a partnership with our citizens. The partnership will work to find solutions to identified issues in our neighborhoods, on our streets, and in our industrial and commercial areas.

For more information on Police Department programs and services please visit www.skokie.org.



Mayor

George Van Dusen

Village Clerk

Pramod C. Shah

Trustees

Michele L. Bromberg
Karen Gray-Keeler
Ralph Klein
Randall E. Roberts
Edie Sue Sutker
Ilonka Ulrich

Village Manager

John T. Lockerby

Corporation Counsel

Michael M. Lorge

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The Skokie Police Department



Village of Skokie

Police Department
7300 Niles Center Road
Emergency: [Fire, Police, Medical] 911
Non Emergency: 847-982-5900
www.skokie.org

What is Identity Theft?

Identity theft involves acquiring key pieces of someone's identifying information, such as name, address, date of birth, social security number, and mother's maiden name, in order to impersonate them.

This information enables the identity thief to commit numerous forms of fraud which include, but are not limited to, taking over the victim's financial accounts, opening new bank accounts, purchasing automobiles, applying for loans, credit cards, and social security benefits, renting apartments, and establishing services with utility and phone companies.

The information contained in this guide provides the actions recommended by the Skokie Police Department, the U.S. Postal Inspection Service, the Federal Trade Commission, and the financial industry to help reduce the likelihood of becoming a victim of identity theft. The last section provides names, addresses and phone numbers of the agencies referred to throughout this pamphlet.

Preventive Measures

- Promptly remove mail from your mailbox after delivery.
- Deposit outgoing mail at your local post office, not in your mailbox.
- Never provide personal information over the telephone unless you initiated the call and are sure of whom you are talking to.
- Shred personal documents, pre-approved offers of credit, receipts, bills and financial statements before discarding them in the trash or recycling bin.
- Remove extra credit cards from your wallet or purse. Cancel the cards you do not use and maintain a list of the ones you keep in a secure place along with contact information.
- Order a credit report from a listed credit bureau annually to check for fraudulent activity.
- Never leave receipts in an ATM machine or gas station pump terminal.
- Keep track of all paperwork and when no longer needed, shred them.
- Memorize all passwords and your social security number. Do not write them down on your cards or place them in your wallet.

- Save all credit card receipts and check them against your monthly bill.
- Check with your financial companies if bills or statements are not received when expected.
- Notify your credit card companies and financial institutions in advance of an address or phone number change.
- Never loan your credit cards to anyone else.
- Report lost or stolen credit cards immediately.
- Monitor expiration dates on your credit cards. Contact the card issuer if replacement cards are not received prior to the expiration date.
- Beware of mail or telephone solicitations disguised as promotional awards or instant contest winning. They are designed for the most part solely to obtain personal information or credit card numbers.

Internet and Online Services

- Always use caution when disclosing checking account numbers, credit card numbers or any other personal financial data at any web site or online service location unless you receive a secured authentication key icon from your provider.
- When you subscribe to an online service, you may be asked to file credit card information. When you enter any interactive service site, beware of con artists who may ask you to "confirm" your enrollment by disclosing passwords or the credit account number you used to subscribe. Do not give them out!

What should I do if I Become an Identity Theft Victim?

- Immediately contact all creditors, by phone **and** in writing to inform them of the problem. Stop payment on all outstanding checks. Cancel your checking and savings accounts.
- Make a report with law enforcement agencies that have jurisdiction in your case.

- Contact the Federal Trade Commission to report the problem.
- Call each of the three credit bureaus' fraud units to report the identity theft. Ask to have a "Fraud Alert/Victim Impact Statement" placed in your credit card file asking that creditors call you before opening any new accounts.
- Alert your banking institutions to flag your accounts and to contact you to confirm any unusual account activity. Request a change of PIN and a new password.
- Keep a log of all your contacts and make copies of all documents. You may also wish to contact a privacy or consumer advocacy group regarding illegal activity.
- Contact the Social Security Administration's Fraud Hotline.
- Contact the Illinois Secretary of State to see if another license was issued in your name. If so, request a new license number and fill out the Secretary of State's complaint form to begin the fraud investigation process.

- Order your credit report every year from the three credit reporting agencies. By law you are entitled to one free report a year from each of the agencies. Order your free report by calling 1 (877) 322-8228 (TTY: 1-877-730-4104) or visiting www.annualcreditreport.com.

Federal Trade Commission Assistance

The FTC has launched a three-part initiative to help consumers combat identity theft. These include the installation of a toll-free number, online consumer complaint forms, and various publications related to identity theft. Consumers can utilize the toll-free number, 1-877-ID-THEFT, to contact the FTC to report identity theft and/or receive information or advice from telephone counselors. In addition, the FTC has developed a national clearinghouse for ID theft complaint data. Using data gathered from victims and other agencies, law enforcement agencies will be able to target prosecutions where they will be most effective.

To access the online consumer complaint form, or to request further information regarding the FTC's efforts at fighting ID theft, consumers can go to www.consumer.gov/idtheft. This site provides links to numerous consumer education materials, as well as state laws that govern ID theft, articles, reports, and testimony.