Mott Community College

May 2004

Department of Public Safety

Volume 6

CAMPUS EMERGENCY
Dial……..762-5666 or from any campus pay phone DIAL #1

NON-EMERGENCY
Dial……..762-0222 or from any campus pay phone DIAL #9

IDENTITY THEFT (PART II)

Protect Yourself From Identity Theft!

Identity theft occurs when someone wrongfully uses your personal identification to obtain credit, loans, services, even rentals and mortgages in your name. They may even commit crimes while impersonating you!

Identity theft is a frightening and overwhelming experience if it does happen to you. You may not know it is happening for months or years.

Please also know that these protective measures will not guarantee that a criminal will not get access to your credit from a "less than cautious" credit grantor. As you know, there are many ways to steal private information about you (i.e., anyone who has access to your social security number and other identifying information.) All of these offices have your information: your doctor, accountant, lawyer, loan officer, health insurance, schools, courts, etc. A shady employee of these people could steal your identity! Remember, you don't have to lose your wallet or have it stolen to become a victim of identity theft.

In addition, here are some other things that you should do to protect your privacy, which will help to reduce the risk of identity theft.

Prevention:

1. Buy a cross-cut type shredder (you can purchase a cross-cut type shredder very cost effectively for approximately $60— $70). Shred all your important papers and especially pre- approved credit applications received in your name and other financial information that provides access to your private information. Don't forget to shred your credit card receipts.
2. Be careful of "Dumpster Diving." Make sure that you do not throw anything away that someone could use to become you. Anything with your identifiers must be shredded (cross-cut) before throwing away.
3. Be careful at ATM's and using Phone Cards. "Shoulder Surfers" can get your "Pin Number" and get access to your accounts.
4. Get all of your checks delivered to your bank-not to your home address.
5. Do not put checks in the mail from your home mailbox. Drop them off at a U.S. Mailbox or the U.S. Post Office. Mail theft is common. It's easy to change the name of the recipient on the check with an acid wash.
6. When you order new credit cards in the mail, or your previous ones have expired, watch the calendar to make sure that you get the card within the appropriate time. If it is not received by a certain date, call the credit card grantor immediately and find out if the card was sent. Find out if a change of address was filed if you don't receive the card or a billing statement.
7. Cancel all credit cards that you do not use or have not used in 6 months. Thieves use these very easily-open credit is a prime target.
8. Put passwords on all your accounts and do not use your mother's maiden name. Make up a fictitious word.
9. Get a post office box or a locked mailbox, if you possi bly can.
10. Ask all financial institutions, doctors' offices, etc., what they do with your private information and make sure that they shred it and protect your information. Tell them why.
11. Empty your wallet of all extra credit cards and social security numbers, etc. Do not carry any identifiers you do not need. Don't carry your birth certificate, social security card, or passport, unless necessary.
12. Memorize social security numbers and passwords.
13. When a person calls you at home or at work, and you do not know this person, never give out any of your personal information. If they tell you they are a credit grantor of yours call them back at the number that you know is the true number, and ask for that party to discuss personal information. Provide only information that you believe is absolutely necessary.
14. Do not put your social security number on your checks or your credit receipts. If a business requests your social security number, give them an alternate number and tell them why they do not need that to identify you. If a government agency requests your social security number, there must be a privacy notice accompanying the request.

OVER

Identity Theft— (Part II)

15. Do not put your telephone number on checks.
16. Get credit cards and business cards with your picture on them.
17. Do not put your credit card account number on the Internet (unless it is encrypted on a secured site.) Don't put account numbers on the outside of envelopes, or on your checks.
18. When you are asked to identify yourself at schools, employers, or any other kind of institutional identification, ask to have an alternative to your social security number. Unfortunately, your health insurance carrier often uses your social security number as your identification number. Try to change that if you can.
19. In conjunction with a credit card sale do not put your address, telephone number, or driver's license number on the statement.
20. Monitor all your bank statements from every credit card every month. Check to see if there is anything that you do not recognize and call the credit grantor to verify that it is truly yours.
21. Order your credit report at least twice a year. Review it carefully. If you see anything that appears fraudulent, immediately put a fraud alert on your reports by calling the numbers below.
22. Immediately correct all mistakes on your credit reports in writing. Send those letters Return Receipt Requested, and identify the problems item by item with a copy of the credit report back to the credit reporting agency. You should hear from them within 30 days.
23. Take your name off all promotional lists. Call the three credit reporting agency numbers to opt out of pre-approved offers.

Experian:	(800) 353-0809
Equifax:	(888) 567-8688
TransUnion:	(800) 680-7293

Write to the following to get off promotional lists:

Direct Marketing Association
Mail Preference Service
P.O. Box 9008
Farmingdale, NY 11735

Direct Marketing Association
Telephone Preference Service
P.O. Box 9014
Farmingdale, NY 11735

Information for this article was provided by:

http://www.identitytheft.org/protect.htm

This newsletter is provided to Mott Community College campus by the Public Safety Department.

Director.. Chief Clydell Duncan
Editor..... Lt. Colin Perry
Secretary.. Officer Beverly Davis

NEED INFORMATION

Should you have a comment, concern or question regarding the operations of the Mott Community College Department of Public Safety, please feel free to call…

Chief Clydell Duncan at…762-5681

or

Lt. Colin Perry at…….. 762-0274

EMERGENCY PHONE NUMBERS

All pay phone calls are FREE! Please report all crimes!

CAMPUS EMERGENCY
Dial……...762-5666
or from any campus pay phone DIAL #1

NON-EMERGENCY requests for service
Dial……...762-0222
or from any campus pay phone DIAL #9

WEATHER RELATED EMERGENCIES
Follow Evacuation Instructions posted in each classroom and office.

SCHOOL CLOSING INFORMATION
Dial……...232-8989