

Department of Public Safety Newsletter

Mott Community College

April 2005

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

A large graphic with a red background. The letters 'ID' are in white with black outlines. The word 'THEFT' is written in black, bold, sans-serif capital letters across the middle of the 'ID'. The 'D' has a red semi-circle on its right side.

**WHAT'S
IT ALL
ABOUT?**

Federal Trade Commission

October 2003

How Identity Theft Occurs

Skilled identity thieves use a variety of methods to gain access to your personal information. For example:

- They get information from businesses or other institutions by:
 - stealing records from their employer,
 - bribing an employee who has access to these records, or
 - hacking into the organization's computers.

Once identity thieves have your personal information they may:

- Go on spending sprees using your credit and debit card account numbers to buy "big-ticket" items like computers that they can easily sell.
- Open a new credit card account, using your name, date of birth, and SSN. When they don't pay the bills, the delinquent account is reported on your credit report.
- File for bankruptcy under your name to avoid paying debts they've incurred, or to avoid eviction.
- Give your name to the police during an arrest. If they are released and don't show up for their court date, an arrest warrant could be issued in your name.

- They rummage through your trash, or the trash of businesses or dumps in a practice known as "dumpster diving."
- They obtain credit reports by abusing their employer's authorized access to credit reports or by posing as a landlord, employer, or someone else who may have a legal right to the information.
- They steal credit and debit card numbers as your card is processed by using a special information storage device in a practice known as "skimming."
- Change the mailing address on your credit card account. The imposter then runs up charges on the account. Because the bills are being sent to the new address, it may take some time before you realize there's a problem.
- Take out auto loans in your name.
- Establish phone or wireless service in your name.
- Counterfeit checks or debit cards and drain your bank account.

- They steal wallets and purses containing identification and credit and bank cards.
- They steal mail, including bank and credit card statements, pre-approved credit offers, new checks, or tax information.
- They complete a "change of address form" to divert your mail to another location.
- They steal personal information from your home.
- They scam information from you by posing as a legitimate business person or governmental official.

To order your credit reports:

Equifax—www.equifax.com
1-800-685-1111

Experian—www.experian.com
1-888-EXPERIAN (397-3742)

TransUnion—www.transunion.com
1-800-916-8800

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

EMERGENCY PHONE NUMBERS

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

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Dial.....762-5666
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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