



# Tommy Gage, Sheriff

## Montgomery County Sheriff's Office

# 1 Criminal Justice Drive  
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## *Identity Theft*

### *If You're a Victim*

#### **Identity Theft...An Insidious Crime**

ID thieves steal personal information, such as credit card account numbers, Social Security number or driver's license number. Then they open up accounts in a consumer's name and run up charges on the account. Or, they use the personal information to charge goods and services to a consumer's existing accounts. In other cases, they may work, or even be arrested, while using the victim's name.

The harm to a consumer's credit and daily life can be devastating. Victims of ID theft often have trouble getting new credit cards or loans because of the damage to their credit ratings.

According to the ID Theft Data Clearinghouse, the most common types of identity theft are:

- Using or opening a credit card account fraudulently
- Opening telecommunication or utility accounts fraudulently
- Passing bad checks or opening a new bank account
- Getting loans in another person's name
- Working in another person's name

#### **If You're a Victim**

If you suspect that your personal information has been stolen and misappropriated to commit fraud or theft, **take action immediately**, and keep a record of your conversations and correspondence. Exactly which steps you should take to protect yourself depends on your circumstances and how your identity has been misused. However, three basic actions are appropriate in almost every case.

First, file a police report with your local law enforcement agency or the police in the community where the identity theft took place. Get a copy of the police report in case the bank, credit card company or others need proof of the crime. Even if the police can't catch the identity thief in your case, having a copy of the report can help you when dealing with creditors. You can call the Montgomery County Sheriff's Office, Records Division at 936-760-5884 to learn how to obtain a copy of the public release section of your report.

Second, contact immediately the three major credit bureaus, fraud departments to report the theft. Tell them that you're an identity theft victim. Request that a "fraud alert" be placed on your file, as well as a victim's statement asking that creditors call you before opening any new accounts or changing your existing accounts. This can help prevent an identity thief from opening additional accounts in your name. At the same time, order copies of your credit reports from the credit bureaus.

- Equifax: 1.800.525.6285 [www.equifax.com](http://www.equifax.com)  
P.O. Box 740241  
Atlanta, Georgia 30374-0241
- Experian: 1.888.397.3742 [www.experian.com](http://www.experian.com)  
P.O. Box 9532  
Allen, Texas 75013
- Trans Union: 1.800.680.7289 [www.transunion.com](http://www.transunion.com)  
Fraud Victim Assistance Division  
Fullerton, Ca. 92634-6790

Third, contact creditors immediately on any accounts that have been tampered with or opened fraudulently. Creditors can include credit card companies, phone companies and other utilities, and banks and other lenders. Ask to speak with someone in the security or fraud department of each creditor and follow up with a letter. It's particularly important to notify credit card companies in writing because that's the consumer protection procedure the law spells out for resolving errors on credit card billing statements. Immediately close accounts that have been tampered with and open new ones with new Personal Identification Numbers (PIN's) and passwords. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your SSN or your phone number or a series of consecutive numbers.

### **Other Government Authorities that investigates allegation of Identity Theft**

#### **The Texas Attorney Generals' Office**

Consumer Protection Division 1.800.621.0508 [www.oag.state.tx.us](http://www.oag.state.tx.us)  
Office of Attorney General  
Consumer Protection Division  
P.O. Box 12548  
Austin, Texas 78711/2548

#### **The Federal Trade Commission**                      Theft Hotline: 1.877.438.4338

Federal Trade Commission Dallas Regional Office  
100 N. Central Expressway, Suite 500  
Dallas, Texas 75201

Identity Theft Clearinghouse, Federal Trade Commission  
600 Pennsylvania Ave, NW  
Washington D.C., 20580

The Federal Trade Commission web page, [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), has excellent information including examples of affidavits, letters, including access to publications, such as "ID Theft, When Bad Things Happen to Your Good Name." This publication answers many additional questions and offers solutions and avenues to begin the steps for recovery of victims of ID Theft or credit card abuse.

**Social Security Administration** -800.269.0271, **U.S. Postal Inspectors** - 800.372.8347

**If your checks have been fraudulently used:** Check Rite – 800.766-2748, Equifax-Telecredit – 800.437.5120, NPC – 800.526.5380, Tele-Check – 800.366-2425, Chex Systems – 800.328.5121