



## DEMAREST POLICE DEPARTMENT

Bergen County, New Jersey • 118 Serpentine Road, Demarest NJ 07627 • (201) 768-1540

IDENTITY THEFT PROTECTION PACKET

# IDENTITY THEFT PROTECTION PACKET

## Your Complete Guide to Protecting Personal Information

Prepared by the Demarest Police Department  
Community Safety & Crime Prevention Division

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### EMERGENCY CONTACTS

- FTC Identity Theft Hotline: **1-877-438-4338** | [IdentityTheft.gov](https://www.IdentityTheft.gov)
- Credit Bureaus Fraud Lines: Equifax 1-800-525-6285 • Experian 1-888-397-3742 • TransUnion 1-800-680-7289
- Social Security Administration: **1-800-772-1213**
- IRS Identity Protection: **1-800-908-4490**



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### SECTION 1: WHAT IS IDENTITY THEFT?

Identity theft occurs when someone uses your personal information — such as your name, Social Security number, date of birth, bank account numbers, or credit card information — without your permission to commit fraud or other crimes.

#### Types of Identity Theft

|                        |                                                                                                        |
|------------------------|--------------------------------------------------------------------------------------------------------|
| <b>Financial</b>       | Opens new credit accounts, takes out loans, or makes purchases using your name and credit.             |
| <b>Tax</b>             | Files a fraudulent tax return using your SSN to claim your refund before you file.                     |
| <b>Medical</b>         | Uses your identity to obtain medical care, prescription drugs, or health insurance benefits.           |
| <b>Criminal</b>        | Gives your name and information to law enforcement when arrested, leaving you with a criminal record.  |
| <b>Child</b>           | Uses a child's SSN to open fraudulent accounts. Often undiscovered until the child applies for credit. |
| <b>Synthetic</b>       | Combines real and fake information — a real SSN with a fabricated name — to create a new identity.     |
| <b>Social Security</b> | Uses your SSN to obtain employment, benefits, or government services, affecting your benefit records.  |

#### Warning Signs Your Identity May Be Stolen

- Unexplained withdrawals or charges on your bank or credit card statements.
- Bills or collection calls for accounts or purchases you did not make.
- You stop receiving expected mail — a thief may have changed your address.
- The IRS notifies you that more than one tax return was filed in your name.
- You are denied credit unexpectedly or your credit score drops without explanation.
- Medical providers bill you for services you never received.
- A notice from SSA about earnings from a job you did not hold.
- Unfamiliar accounts or inquiries appear on your credit report.
- Your health insurance plan rejects a claim because you have reached your benefit limit.
- You receive a data breach notification from a company you do business with.

### SECTION 2: HOW TO PROTECT YOURSELF



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Prevention is the most effective defense against identity theft. Adopt these habits to make yourself a much harder target.

### Secure Your Personal Documents

- Store your Social Security card in a secure location — **never carry it in your wallet.**
- Shred all documents containing personal information before discarding: bank statements, pre-approved credit offers, utility bills, medical records.
- Keep originals of important documents (passport, birth certificate, Social Security card) in a fireproof safe or safe deposit box.
- Collect your mail promptly and use a locked mailbox. Consider a PO Box for sensitive deliveries.
- Opt for electronic statements instead of paper mail to reduce theft from your mailbox.

### Protect Your Financial Accounts

- Monitor your bank and credit card accounts frequently — ideally weekly — for unauthorized transactions.
- Set up transaction alerts with your bank to receive instant notifications of charges above a threshold.
- Use strong, unique passwords for every financial account. A password manager can help.
- Enable two-factor authentication (2FA) on all financial, email, and social media accounts.
- Never conduct financial transactions on public Wi-Fi. Use a VPN if you must access accounts away from home.
- Review all three credit reports annually at **AnnualCreditReport.com** — the only federally authorized free source.
- Consider placing a **credit freeze** at all three bureaus — this is the strongest protection and is free.

### Online & Digital Safety

- Be suspicious of unsolicited emails, texts, or calls asking for personal or financial information.
- Never click links in emails claiming to be from your bank, the IRS, or government agencies.
- Keep your computer, phone, and apps updated to protect against security vulnerabilities.
- Secure your home Wi-Fi with a strong password and WPA3 or WPA2 encryption.
- Be cautious about what personal information you share on social media — birthdate, hometown, and mother's maiden name are common security questions.
- When shopping online, look for "https://" and a padlock icon before entering payment information.

#### CREDIT FREEZE vs. FRAUD ALERT

**Credit Freeze:** Locks your credit file entirely. New creditors cannot access your report. Free at all three bureaus. Must be lifted when you want to apply for new credit.

**Fraud Alert:** Places a notice asking creditors to take extra steps to verify your identity. Free, lasts 1 year (7 years if you are a confirmed victim). Only needs to be placed at one bureau.

### Protect Your Social Security Number

- Give out your SSN only when absolutely necessary — ask if an alternate identifier can be used.



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- Review your Social Security earnings record annually at **SSA.gov/myaccount** to detect unauthorized use.
- Create an account at **SSA.gov** to prevent someone else from creating one in your name.

## SECTION 3: WHAT TO DO IF YOUR IDENTITY IS STOLEN

### ■ Act Quickly — Time Matters

The faster you respond, the less damage a thief can cause. Follow these steps in order.

### STEP 1 — Place a Fraud Alert or Credit Freeze

**Fraud Alert:** Call any one of the three credit bureaus. They notify the other two.

|            |                                 |
|------------|---------------------------------|
| Equifax    | 1-800-525-6285   equifax.com    |
| Experian   | 1-888-397-3742   experian.com   |
| TransUnion | 1-800-680-7289   transunion.com |

**Credit Freeze:** Contact all three bureaus separately. Also consider Innovis (1-800-540-2505) and ChexSystems (1-800-428-9623).

### STEP 2 — Report to the FTC

File at **IdentityTheft.gov** or call **1-877-438-4338**. The FTC creates a personalized recovery plan and provides an Identity Theft Report with legal weight when disputing fraudulent accounts.

### STEP 3 — File a Police Report

Contact the Demarest Police Department to file a report. Bring your FTC Identity Theft Report, government-issued ID, proof of address, and any evidence of the theft. Request a copy of the police report for your records.

### STEP 4 — Contact Affected Companies

- Ask to speak with the fraud or security department specifically.
- Close accounts opened without your authorization.
- Request written confirmation that fraudulent accounts are closed and you are not responsible.
- Get the name, employee ID, and direct contact information of everyone you speak with.

### STEP 5 — Dispute Fraudulent Information with Credit Bureaus

- Send a dispute letter (with your FTC report and ID copies) to each bureau that shows fraudulent info.
- Send via **certified mail with return receipt requested**.
- Request removal of all unauthorized inquiries and fraudulent accounts.



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- Bureaus must investigate within 30 days.

## STEP 6 — Address Specific Fraud Types

|                               |                                                                                                          |
|-------------------------------|----------------------------------------------------------------------------------------------------------|
| <b>Tax Identity Theft</b>     | File IRS Form 14039. Call IRS Identity Protection: 1-800-908-4490. Request an IRS IP PIN.                |
| <b>Medical Identity Theft</b> | Contact your health insurer's fraud department. File complaints with your State Insurance Commissioner.  |
| <b>SSN Misuse</b>             | Contact SSA at 1-800-772-1213. Review earnings record. Submit IRS Form 14039 if SSN used for employment. |
| <b>Bank Account Fraud</b>     | Report to your bank immediately. Close compromised accounts. Contact ChexSystems: 1-800-428-9623.        |
| <b>Driver's License</b>       | Contact your state DMV to flag your license and request a new one. File a police report.                 |

## SECTION 4: RECOVERY CHECKLIST

Use this checklist to track your progress through the recovery process.

|                                                                             |
|-----------------------------------------------------------------------------|
| ■ Place fraud alert or credit freeze at all three credit bureaus            |
| ■ File identity theft report at IdentityTheft.gov                           |
| ■ File a local police report and obtain a copy                              |
| ■ Contact fraud departments of all affected companies                       |
| ■ Close fraudulent accounts and request written confirmation                |
| ■ Dispute fraudulent items with all three credit bureaus (certified mail)   |
| ■ Change passwords and enable two-factor authentication on all accounts     |
| ■ Review all three credit reports for remaining errors                      |
| ■ Monitor credit reports monthly for 12 months after the incident           |
| ■ If tax fraud: file IRS Form 14039 and request an IP PIN                   |
| ■ If medical fraud: contact insurer fraud department and state commissioner |
| ■ Review Social Security earnings record at SSA.gov                         |
| ■ Document all contacts: dates, names, phone numbers, outcomes              |



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## Key Resources

|                                |                                                         |
|--------------------------------|---------------------------------------------------------|
| <b>FTC Identity Theft</b>      | IdentityTheft.gov   1-877-438-4338                      |
| <b>Free Credit Reports</b>     | AnnualCreditReport.com   1-877-322-8228                 |
| <b>Equifax Fraud</b>           | 1-800-525-6285                                          |
| <b>Experian Fraud</b>          | 1-888-397-3742                                          |
| <b>TransUnion Fraud</b>        | 1-800-680-7289                                          |
| <b>IRS Identity Protection</b> | 1-800-908-4490                                          |
| <b>Social Security Admin</b>   | 1-800-772-1213   ssa.gov/myaccount                      |
| <b>Elder Fraud Hotline</b>     | 1-833-FRAUD-11 (1-833-372-8311)                         |
| <b>Demarest Police Dept</b>    | (201) 768-1540   118 Serpentine Road, Demarest NJ 07627 |