

**Defend** against ID theft as soon as you suspect it.



**Place a "Fraud Alert" on your credit reports,** and review the reports carefully. The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts.



**Close accounts.** Close any accounts that have been tampered with or established fraudulently.

- Call the security or fraud departments of each company where an account was opened or changed without your okay. Follow up in writing, with copies of supporting documents.
- Use the ID Theft Affidavit at [ftc.gov/idtheft](http://ftc.gov/idtheft) to support your written statement.
- Ask for verification that the disputed account has been closed and the fraudulent debts discharged.
- Keep copies of documents and records of your conversations about the theft.



**File a police report.** File a report to help you with creditors who may want proof of the crime.



**Report the theft to the Federal Trade Commission.** Your report helps law enforcement officials across the country in their investigations.

Online: [ftc.gov/idtheft](http://ftc.gov/idtheft)

By phone: 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-4261

By mail: Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580

## GRAVE ROBBERS

Even in death we are not safe from identity theft. Criminals are stealing the identities of the deceased in the hopes that their deeds will go undetected longer than when they prey on living victims. Here's how to guard identities of those you've lost:

- Don't include dates of birth or addresses in obituaries.
- Promptly notify the deceased's financial institutions about your loved one's passing.
- Don't let mail accumulate in the deceased's mailbox.
- Cancel the person's driver's license.
- Send copies of the death certificate to the three major credit reporting companies.



### RICHLAND COUNTY SHERIFF'S DEPARTMENT

5623 Two Notch Road  
Columbia, SC 29223  
(803) 576-3000  
[www.rcsd.net](http://www.rcsd.net)



# Protect Yourself

RICHLAND COUNTY  
SHERIFF'S DEPARTMENT  
WWW.RCSD.NET (803) 576-3000  
LEON LOTT, SHERIFF



# Protect Yourself from Identity Crime



*Identity theft is one of the fastest growing crimes in this country. You can protect yourself and we can help you.*

*Please look over and use this information to help protect yourself.*

*Contact your Richland County Sheriff's Department Community Action Team at 576-3118 or go to [www.rcsd.net](http://www.rcsd.net) for additional safety information.*

## Identity theft is a serious crime.

It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.

**Deter** identity thieves by safeguarding your information.



**Shred** financial documents and paperwork with personal information before you discard them.



**Protect** your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.



**Don't give out** personal information on the phone, by mail, or over the Internet unless you know who you are dealing with.



**Never click** on links sent in unsolicited emails.



**Don't use** an obvious password like your birth date, your mother's maiden name, or your Social Security number (not even the last four digits of your Social Security Number).



**Keep** your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house.

**Detect** suspicious activity by routinely monitoring your financial accounts and billing statements.

**Be alert to signs that require immediate attention:**



Bills that do not arrive as expected.



Unexpected credit cards or account statements.



Denials of credit for no apparent reason.



Calls or letters about purchases you did not make.



**Inspect:**

Your credit report. Credit reports contain information about you, including what accounts you have and your bill paying history.



The law requires the major nationwide consumer reporting companies (Equifax, Experian, and TransUnion) to give you a free copy of your credit report each year if you ask for it.

Visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or call 1-877-322-8228 to order your free credit reports each year. You also can write: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.



**Your financial statements.** Review financial accounts and billing statements regularly, looking for charges you did not make.