

## Signs of Identity Theft

- Mistakes on financial statements (bank, credit)
- Bills or other statements do not arrive on time
- Bills for products/services you never ordered or received
- Calls from debt collectors about debts that are not yours
- Businesses turn down your checks
- Major changes in credit scores with no change in purchase history

## How Identity Thieves Get your Information

- Sifting through garbage to steal bills and documents with personal information
- Transactions on unsecure websites
- Presenting themselves as legitimate business
- Fake offers of jobs, loans or apartments

### ADDITIONAL RESOURCES

#### Federal Trade Commission

ftc.gov/idtheft  
1-877-ID-THEFT (438-43338)

#### Office of Justice Programs

<http://ojp.gov/programs/identitytheft.htm>

#### Credit Reporting

annualcreditreport.com  
1-877-322-8228

#### General Information

Vermont Internet Crimes Against Children  
[vtinternetcrimes.org](http://vtinternetcrimes.org)

National White Collar Crime Center  
[nw3c.org](http://nw3c.org)

#### FOR PARENTS

Get Safe Online      Internet Safety 101  
[getsafeonline.org](http://getsafeonline.org)    [internetsafety101.com](http://internetsafety101.com)

Take25                      Enough  
[take25.org](http://take25.org)                [enough.org](http://enough.org)

American Academy of Pediatrics  
[safetynet.aap.org](http://safetynet.aap.org)

National Crime Prevention Council  
[ncpc.org](http://ncpc.org)

#### FOR KIDS

Netsmartz  
[Netsmartz.org](http://Netsmartz.org)

PBS Kids  
[pbskids.org/webonauts](http://pbskids.org/webonauts)

NSTeens  
[nsteens.org](http://nsteens.org)

Please also visit [bpdvt.org](http://bpdvt.org) for more information.

# CYBER SAFETY & IDENTITY THEFT

## Burlington Police Department



## Burlington Police Department

1 North Avenue  
Burlington, VT 05401

Telephone: 802.658.2704

Fax: 802.865.7579

Web: [www.burlingtonvt.gov/Police](http://www.burlingtonvt.gov/Police)

Emergency: 911

## Prevent Identity Theft

- Stay vigilant! Keep close track of all of your transactions, read your credit and bank statements carefully, and look for any surprising transaction.
- Keep track of your credit score. You have a right to a free credit score every 12 months. Several credit card companies also include credit reports on their monthly statements.
- Shred all documents containing personal information before throwing them away.
- Legitimate businesses will not ask for personal information through email, texts, or phone messages.
  - If you think the company is trying to contact you, use the main customer assistance line, not the contacts received through such messages

## Cyber Security Tips

- Use complex passwords that combine letters, numbers, and special characters that cannot be easily guessed (no names of pets or birthdays!)
- If you use your wireless network, make it "invisible" through the wireless network settings.
- Do not shop or bank online using public wireless networks
- If you do shop online be sure that the website is encrypted (encrypted sites begin with "https" at the start of the address instead of "http").
- Do not click on pop-up screens that claim to clean or make your computer go faster.
- Monitor the websites your children visit and be sure to apply parental locks on the computer

## If you suspect identity theft...

1. Notify your banks and credit cards of potential compromise.
2. You can also set a fraud alert and order credit reports at credit reporting companies like Equifax, Experian, or TransUnion. Review these reports to be sure there are no mistakes.
3. Create an Identity Theft Report with the Federal Trade Commission to help remove fraudulent information from your report and stop debt collectors from calling about false debt.

### **An Identity Theft Report consists of two parts:**

FTC Affidavit (filled out by filing complaint at [ftc.gov/complaint](http://ftc.gov/complaint) or 1-877-438-4338.

Bring FTC affidavit to Police Department to file a report and keep a copy for yourself.