
Identity Theft:

What to do when it happens to YOU

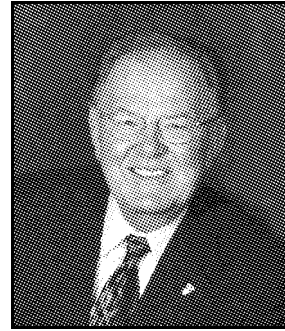
To do damage, they don't need your card --
they only need your number!

- Credit Cards
- Telephone
- Social Security ID
- Driver's License
- Passport
- Checks
- Checking Account
- Savings Account



Union County Prosecutor's Office

The Union County Prosecutor's Office



Theodore J. Romankow
Prosecutor

The Union County Prosecutor is the County's chief law enforcement officer. Appointed by the Governor to serve a five-year term, he has jurisdiction over all crimes committed in the County.

The Prosecutor, by law, is responsible for detecting, investigating, arresting and convicting criminals in Union County. The Office works closely with the County's local police departments, and conducts independent investigations.

The Prosecutor and his staff of attorneys represent the State in the prosecution of criminal charges in Union County.

For further information on the daily workings
of the Union County Prosecutor's Office,
please visit our website at
www.unioncountynj.org/prosecutor



Prosecutor Theodore J. Romankow
Office of the Union County Prosecutor
Andrew K. Ruotolo Justice Center
32 Rahway Avenue
Elizabeth, New Jersey 07202
908-527-4500

1. Immediately report the crime to your local Police Department, in person (preferably), or by telephone.

Obtain a written copy of the police report, so that you can include this with your written notification letters.

2. Immediately report the crime to the credit reporting bureaus by telephone.

Provide appropriate information, including credit card numbers.

To report a fraud:

Equifax	CALL 1-800-525-6285
TRW / Experian	CALL 1-888-397-3742
Trans Union	CALL 1-800-680-7289

3. Once you've called, immediately report the crime to the credit reporting bureaus in writing.

Provide appropriate information, including credit card numbers. Also include a copy of the police report.

To report a fraud:

Equifax	WRITE PO Box 740250, Atlanta, Georgia 30374
TRW / Experian	WRITE PO Box 1017, Allen, Texas 75013
Trans Union	WRITE PO Box 6790, Fullerton, California 92634

4. Order a copy of your credit report:

This report is free if you are a victim of Identity Theft, or if you have been denied credit in the last 60 days. Any time you make application for a loan of any type, you are entitled to the credit report which is run on you.

Equifax	CALL 1-800-658-6285
TRW / Experian	CALL 1-888-EXPERIAN (397-3742)
Trans Union	CALL 1-800-888-4213

5. Prevent your credit report from being sold, and perhaps opt out of pre-approved credit card offers:

CALL 1-888-567-8688

WRITE:	Equifax	PO Box 740123, Atlanta, Georgia 30374
	TRW / Experian	PO Box 919, Allen, Texas 75013
	Trans Union	PO Box 97328, Jackson, Mississippi 39238

6. Notify the local postmaster immediately.

Explain that you suspect a false address is being used, and would like their help to find out what that address is.

Also, ask them to put you in touch with the postal inspectors.

7. Call the local field office of the Secret Service.

The Secret Service has jurisdiction on any credit card frauds. Their telephone number is listed in your local telephone directory's blue pages.

8. Where your name has been used fraudulently, notify the following as appropriate:

■ **Checks / Account Numbers**

1. Immediately report the crime to your bank.
2. Alert them if any checks have been stolen.

■ **Credit Cards / Numbers**

1. Immediately notify the affected creditors by telephone.
2. Follow up your telephone call with written notification. Include a copy of the police report.

If you have NOT kept these telephone numbers and addresses in a safe, handy place, you can obtain this information from a credit bureau's credit report.

■ **Drivers' License or Drivers' License Number**

Call the State Office of the Department of Motor Vehicles in Trenton at 609-292-6500.

■ **Social Security Number**

Fraudulent use of your social security number requires a call to the Social Security Administration at 1-800-772-1213.

As a last resort, they might have to assign you a new number.

■ **Passport**

Notify your local passport office in writing.

Golden Rules

- ◆ Make telephone calls, and follow up all telephone calls with a letter. Be sure to keep a copy of all letters for your personal records.
 - ◆ **Don't panic.** Although it has taken some people years to recover from the financial devastation of Identity Theft, you are setting the right forces in motion to help you be done with this as quickly and efficiently as possible by taking the preceding steps.
 - ◆ Follow the advice in our pamphlet *Identify Theft: Ways To Prevent It From Happening To You* to minimize your risk of it happening again.
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