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# Identity Theft:

## Ways to prevent it from happening to YOU

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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**

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## 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](http://www.unioncountynj.org/prosecutor)



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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

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## In a phrase, keep your information PRIVATE.

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- Do not print numbers on checks:
  - ◆ social security number
  - ◆ telephone number
  - ◆ account number
- Never give your credit card number over the telephone.
- Keep your telephone number unlisted.
- Cancel, in writing, any credit cards you have not used in the last six months.
- If your social security number is your medical identification number, be careful. Know how that is handled at a hospital, doctor's office, and/or in a medical emergency.

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## Be sure your garbage is truly garbage.

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- Shred documents before throwing them away. This includes:
  - ◆ credit card statements
  - ◆ bank statements
  - ◆ pre-approved applications
  - ◆ important papers that show identifying numbers.
- If you decide not to proceed with a loan or a purchase, take all unused copies of the application, paperwork and/or receipts home with you.

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## Find out about your credit information now.

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- Request copies of your credit reports from one of the credit reporting agencies.
- When a credit report is run on you (such as when you make an application for any type of loan,) you are entitled to a credit report. There is no charge for this report if you are a victim of Identity Theft, or if you have been denied credit in the past 60 days. However, the \$8 that most states charge for a report is well worth the expense to protect yourself.

**Equifax**                      CALL 1-800-658-6285  
  WRITE: PO Box 740123, Atlanta, Georgia 30374

**TRW / Experian**            CALL 1-888-EXPERIAN (397-3742)  
  WRITE: PO Box 919, Allen, Texas 75013

**Trans Union**                CALL 1-800-888-4213  
  WRITE: PO Box 97328, Jackson, Mississippi 39238

- Prevent your credit report from being sold, and perhaps "opt out" of pre-approved credit card offers.                      CALL 1-888-567-8688
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## Keep an eye on your mail.

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- Deposit your mail at the post office or in a postal mail box.  
Do not leave bills in your home mail box for the postman to pick up.
- Lock your mail box.
- If you notice your mail is dwindling, check with the post office to see if they have any change of address posted.
- When ordering new checks, pick them up at the bank instead of having them delivered to your home.

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## Keep your important papers at home until you need them.

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- Empty your wallet of any extra credit cards or other important documents -- including your social security card -- unless you know you are going to need them.
- Memorize your social security number. Do not carry your social security card in your wallet.
- Memorize all passwords and pin numbers. Keep them private.

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## Make a list and check it twice...

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- Keep a complete list of all of your financial accounts in a safe place that you can access them easily in case any of them are stolen. These include:
    - ◆ Credit cards  
(including account numbers, expiration dates and contact addresses / telephone numbers)
    - ◆ Bank information  
(bank name, account numbers, and contact addresses / telephone numbers.)
  - Order your social security earnings and benefit statement once a year so that you can check to make sure that your earnings are correctly recorded.
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