



# Neighborhood Watch

## Identity Theft

- **What is Identity Theft?**

- Identity theft involves acquiring key pieces of someone's identifying information, such as name, address, date of birth, social security number and other information to impersonate them or use this information without their permission.

- **IDENTIFY THEFT WARNING SIGNS**

- You receive bills from a credit account you did not open
- You are contacted by a collection agency regarding a debt you did not incur
- You notice unauthorized charges on your credit or bank accounts
- Your bank and credit billing statements do not arrive on time
- Your credit report shows accounts you did not authorize

### AVOID IDENTITY THEFT...BE INFORMED

- **Monitor Your Credit Report**

For a free credit report from each of the three nationwide reporting companies – Equifax, Experian & TransUnion – every 12 months call 1-877-322-8228 or visit [www.annualcreditreport.com](http://www.annualcreditreport.com)

#### To Report Identity Theft, Contact Primary Credit Report Bureaus

- Equifax: Report Fraud – 1-800-349-9960 or [www.equifax.com](http://www.equifax.com)
- Experian: Report Fraud – 1-888-397-3742 or [www.experian.com](http://www.experian.com)
- TransUnion: Report Fraud – 1-888-909-8872 or [www.transunion.com](http://www.transunion.com)
  - Request a Fraud Alert/Victim Impact statement to be placed in your credit file. This will ensure you will be called before creditors open any new accounts.

#### Additional Agencies to Notify

- Report to local law enforcement that you are a victim of identity theft
- Federal Trade Commission - 1-877-438-4338 or [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)
- US Postal Inspection Service – [www.usps.gov/postalinspectors](http://www.usps.gov/postalinspectors)
- Social Security Administration, Fraud Hotline – 1-800-269-0271
- Bank credit card companies, any company where you have an account, have agencies flag your account and contact you to confirm any unusual activity. Request a change of PIN and password.
- State office of motor vehicles to see if another license was issued in your name and file a Department of Motor Vehicles complaint form.

For more information, please call 281-210-3800 or visit

[www.thewoodlandstownship-tx.gov/neighborhoodwatch](http://www.thewoodlandstownship-tx.gov/neighborhoodwatch)