



CITY OF STANFORD

PUBLIC SERVICE ANNOUNCEMENT – IDENTITY THEFT



11/06/2020

The holidays can be a risky time when it comes to identity theft and credit card fraud. Hackers are aware that consumers spend significantly more during the holiday season. Your credit card company has fraud monitoring tools, but these might not alert you to every instance of fraud. If you do not recognize a charge, check your receipts to confirm that it is not yours, and then contact your credit card company to report it as fraudulent. Use your credit card issuer's tools. The tools allow you to receive an alert for every card transaction. That way, you'll know whether someone else has used your card.

The Federal Trade Commission defines identity theft as a serious crime. Identity theft happens when someone uses information about you without your permission. They could use your:

- name and address
- credit card or bank account numbers
- Social Security number
- medical insurance account numbers

WARNING SIGNS

- You see withdrawals from your bank account that you can't explain.
- You don't get your bills or other mail.
- Merchants refuse your checks.
- Debt collectors call you about debts that aren't yours.
- You find unfamiliar accounts or charges on your credit report.
- Medical providers bill you for services you didn't use.
- Your health plan rejects your legitimate medical claim because the records show you've reached your benefits limit.
- A health plan won't cover you because your medical records show a condition you don't have.
- The IRS notifies you that more than one tax return was filed in your name, or that you have income from an employer you don't work for.
- You get notice that your information was compromised by a data breach at a company where you do business or have an account.

Visit the Federal Trade Commission's Identity Theft page for more information.

WHAT TO DO

According to the Kentucky Attorney General, this is what you should do if you believe you are a victim of identity theft:

- 1 Notify your bank or credit union, credit card company, and the three credit bureaus (Equifax, Experian, and Trans Union) to notify them that you are a victim of an identity crime.
- 2 Contact your local police or sheriff's department and file a criminal complaint.
- 3 If you fall victim to identity theft while using the Internet, you should file a report with the Internet Crime Complaint Center (IC3).

<https://ag.ky.gov/Priorities/Protecting-Kentuckians/Consumers/Documents/ScamForm.pdf>

<https://ag.ky.gov/AG%20Publications/ID-Theft-brochure.pdf>