

# IDENTITY THEFT



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Serving: Cibola, Sandoval and Valencia Counties

## **WHAT IS IDENTITY THEFT?**

The occurrence of someone using another's personally identifying information such as: social security number, credit card number or bank account, without the person's permission in order to commit fraud or other crimes.

## **HOW DOES ID THEFT OCCUR?**

Despite your efforts to keep your private information secure thieves have a variety of low and high tech methods to gain access to your data and life. Here a few common ways identity thieves get your information:

- ◆ They steal wallets and purses containing your id, credit cards, and ATM cards.
- ◆ They steal mail from your mailbox that includes bank and credit statements, bills from retailers, pre-approved credit offers, telephone calling cards, as well as tax information.

- ◆ They fill out “change of address forms” to divert your mail to another location.
- ◆ They rummage through garbage cans to find personal that has been discarded. This is known as “dumpster diving.”
- ◆ They commit fraud to obtain your credit report by posing as a landlord, employer, or someone who might have a legal right to your information.

## **HOW THIEVES**

### **USE YOUR INFORMATION**

- ◆ They call your creditor and pretend to be you. Then ask to change the mailing address on the account and run up charges on your credit cards.
- ◆ Open a bank checking account in your name and write bad checks on it.
- ◆ File for bankruptcy under your name to avoid paying for debts or avoid eviction from their apartment.
- ◆ Pose as you during an arrest and then fail to appear in court, resulting in a warrant for your arrest.
- ◆ Establish phone, cable, or wireless service in your name. These bills go unpaid until service providers contact the victim looking for payment.
- ◆ Use your credit rating to borrow money, lease a car, rent an apartment, arrange cell phone service or even buy a house.
- ◆ Your credit report reflects accounts that you never opened.
- ◆ Credit card or telephone bills do not arrive on time as regularly scheduled.
- ◆ Calls from creditor, or potential creditors, about suspicious new accounts, a large volume of credit card activity, wire transfers, etc.
- ◆ Calls or letters from creditors or collection agencies demanding payment for items that you never bought or for accounts you never opened.
- ◆ Unauthorized withdrawals from bank accounts.
- ◆ Your wallet, purse, paychecks stubs, credit card receipts or cell phone is lost or stolen.
- ◆ Replacement credit cards have not been received prior to the expiration date on previous cards

## **HOW TO REDUCE THE RISK OF IDENTITY THEFT?**

Though you can't prevent identity theft entirely there are ways you can lessen your risk. By managing your personal information wisely and cautiously you can help protect yourself against identity theft. Here are the best ways to minimize your risk:

- ◆ Store items with personal information in a safe place.
- ◆ Give your Social Security number (SSN) only when absolutely necessary. Use other types of identifiers when possible.
- ◆ Pay attention to your billing cycles.

- ◆ Guard your mail from theft.
- ◆ Ask to establish passwords on your credit card, bank and phone accounts.
- ◆ Carry as little identification information and as few credit cards on your person as possible.
  - ◆ Do not give out personal information on the phone, through the mail, or over the Internet unless you have initiated the contact.
- ◆ Be cautious about where you leave personal information in your home.
- ◆ Be aware of who has access to your personal information at work and verify the records are kept in a secure location.
- ◆ Don't carry your SSN card in your wallet;
- ◆ Order a copy of your credit report from each of the three major credit reporting agencies every year.

## **IF YOU'RE A VICTIM OF IDENTITY THEFT**

- ◆ Contact the fraud departments of the three major credit bureaus. Be sure to freeze your credit reports.
- ◆ File a report with local police or police where the theft took place.
- ◆ File a report with the Federal Trade Commission and obtain an Identity Theft Affidavit.
- ◆ Contact creditors or financial institutions for any accounts that have been tampered with.
- ◆ When filing a Police report—get a repair kit
- ◆ Fill out Affidavit (part of repair kit) - have it notarized
- ◆ Take affidavit & police report to Police station –they will upload information to the NM Identity theft database.
- ◆ A letter is generated from MVD & sent to victim.
- ◆ Take letter, Affidavit & Police report to a State issued MVD.
- ◆ MVD will issue a temporary driver's license with the endorsement "V-Victim of identity theft".
- ◆ The endorsement will protect victim from warrants and show proof that you are a victim of Identity Theft.

### **AQUIRE AN ID THEFT PASSPORT**

## **Resources:**

### **Cibola County Law Enforcement:**

Cibola County Sheriff Office (505)876-2040  
 Acoma Pueblo Police Department (505)552-6601  
 Grants Police Department (505)287-5144  
 Laguna Pueblo Police Department (505)552-6685  
 Milan Police Department (505)287-4491  
 Pine Hill – Ramah Navajo Police Department (505)775-3226  
 New Mexico State Police (505)287-4377

### **Sandoval County Law Enforcement:**

Sandoval County Sheriff Office (505)867-7526

Bernalillo Police Department (505)867-2304  
Cochiti Pueblo Police Department (505)465-3136  
Corrales Police Department (505)898-7585  
Cuba Police Department (505)289-9157  
Jemez Pueblo Police Department (575)834-0468  
Jemez Springs Police Department (575)829-3345  
Kewa Pueblo - B.I.A. Police (505)346-2868/2869  
Rio Rancho Police Department (505)891-5900  
Sandia Pueblo Police Department (505)890-1428  
San Felipe Pueblo – B.I.A. Police (505)346-2868/2869  
Santa Ana Pueblo Police Department (505)891-7226  
San Ysidro Police Department (575)834-7581  
New Mexico State Police (505)841-9256

**Valencia County Law Enforcement:**

Valencia County Sheriff Department (505)865-9603  
Belen Police Department (505)864-6288  
Bosque Farms Police Department (505)869-2358  
Isleta Pueblo Police Department (505)869-6511  
Los Lunas Police Department (505)865-9130  
New Mexico State Police (505)841-9256

**New Mexico State Law Enforcement**

New Mexico State Police: (505)-827-9300

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**Sandoval County:**

711 Camino del Pueblo Sur  
Bernalillo, New Mexico 87004  
(505) 867-2386

**Valencia County:**

101 S. Main Street #201  
Belen, New Mexico 87002  
(505) 861-0311