



# IDENTITY THEFT

Has someone taken over your good name?

**Safeguard  
your personal  
information**

**Identity theft is  
America's fastest growing crime.  
The U.S. Postal Inspection Service  
is the lead agency in investigating  
incidents of identity theft.**

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**T**he U.S. Postal Inspection Service is the federal law enforcement branch of the U.S. Postal Service, with primary jurisdiction in all matters infringing on the integrity of the U.S. Mail. According to the Postal Service Transformation Plan, the mission of the Postal Inspection Service is “to protect the U.S. Postal Service, its employees and its customers from criminal attack, and protect the nation’s mail system from criminal misuse.” The Postal Inspection Service has a long, proud, and successful history of fighting the criminals who attack our nation’s postal system and those who misuse it to defraud, endanger, or otherwise threaten the American public.

**Identity theft is  
a criminal offense.  
It occurs when a person  
knowingly transfers or  
uses, without lawful  
authority, a means of  
identification of another  
person with the intent to  
commit or to aid or abet  
any unlawful activity that  
constitutes a violation  
of federal law or that  
constitutes a felony under  
any applicable state or  
local law.**

**— Identity Theft and  
Assumption Deterrence Act,  
18 USC 1028 (a) (7)**

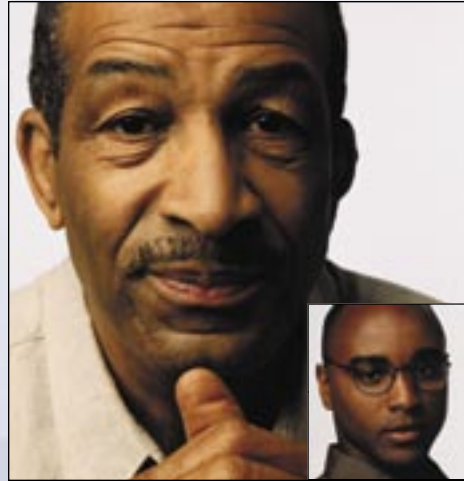
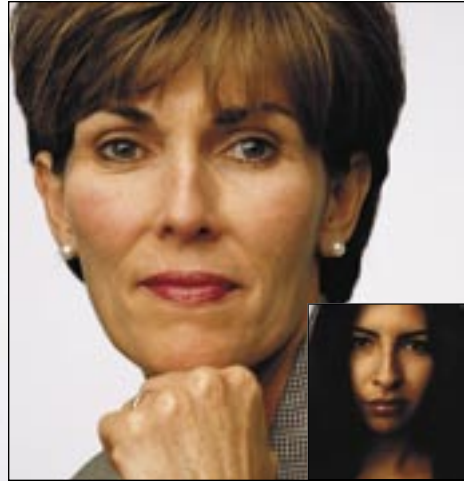
## What is identity theft?

Identity theft occurs when a crook steals key pieces of personal identifying information, which may include a name, address, date of birth, Social Security number, and mother's maiden name, to gain access to a person's financial accounts. Armed with this information, an identity thief may open new credit or financial accounts, buy cars, apply for loans or Social Security benefits, rent an apartment, or set up utility and phone service — in someone else's name.

Information in this guide comes from the U.S. Postal Inspection Service, the U.S. Secret Service, financial and retail industries, and other members of the Financial Industry Mail Security Initiative (FIMSI).

### Add these tips to your “must do” list to protect your identity:

- 1. Deposit outgoing mail at a Post Office or a blue U.S. Postal Service collection box, or give it directly to your letter carrier.**
- 2. Shred or tear up unwanted documents that contain personal information before discarding them.**
- 3. Review your consumer credit reports annually.**
- 4. Never give personal information over the phone or the Internet unless you initiated the contact.**



## Postal Inspectors also offer these tips for ID theft protection:

- Report lost or stolen credit cards to the issuer immediately.
- Sign your new credit cards — before someone else does.
- Memorize your Social Security number and passwords; don't carry them with you. Don't use your date of birth as your password.
- Don't ever leave receipts behind — at ATMs, on counters at financial institutions, or at gasoline pumps.
- Check expiration dates on credit cards and contact the issuer if you don't get a replacement before they expire. Ditto for monthly financial statements and bills.
- Match credit card receipts against monthly bills and check financial statements for accuracy.

## If you suspect you're a victim of ID theft, take action:

- If the crime involved the U.S. Mail, report it to your nearest U.S. Postal Inspection Service office.
- If the crime involved counterfeit credit cards or computer hacking, report it to the U.S. Secret Service.
- Check whether the major credit reporting agencies have accounts in your name that were opened without your consent. Ask them to place a "fraud alert" on your file.
- You may be advised to close some or all of your accounts. At the least, change your PIN codes and passwords immediately.
- Keep a record of the names and phone numbers of people with whom you discussed your case, and of all reports and supporting documents.
- Report ID theft online with the Federal Trade Commission at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), or call its Identity Theft Hotline at 1-877-IDTHEFT. The FTC has counselors to help you resolve financial and other problems that can result from this crime.

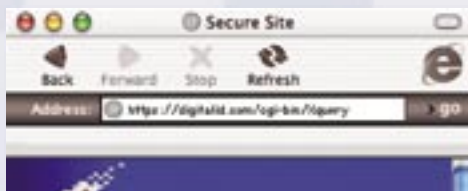
## Keep your personal information safe from online prowlers. Here's how:

The Internet offers a convenient way to conduct business. To ensure you use it safely, *never* input your credit card or other financial account numbers at a Web site *unless* it offers a secure transaction. **A secure (or “encrypted”) transaction will have these two features:**

1. An icon of a lock appears in the bottom strip of the Web browser page.



2. The URL address for the Web page changes from “http” to “https” for the page at which you input the personal data.



3. Report credit card fraud to one of the major credit reporting agencies, either online or by phone. (Due to a recent change designed to help consumers, you can report the incident to any of the three agencies, as they now share a common database.)

Equifax: 800-525-6285  
[www.equifax.com](http://www.equifax.com)

Experian: 888-397-3742  
[www.experian.com](http://www.experian.com)

TransUnion: 800-680-7289  
[www.transunion.com](http://www.transunion.com)

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**Identity theft is the fastest growing crime in America. Learn how to protect yourself.**

## Visit these Web sites for more information on ID theft:

U.S. Postal Inspection Service: [www.usps.com/postalinspectors](http://www.usps.com/postalinspectors)

Federal Trade Commission: [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

U.S. Secret Service: [www.secretservice.gov](http://www.secretservice.gov)

Department of Justice: [www.usdoj.gov/criminal/fraud/text/idtheft.html](http://www.usdoj.gov/criminal/fraud/text/idtheft.html)

Federal Deposit Insurance Corporation: [www.fdic.gov/consumers](http://www.fdic.gov/consumers)

## Web sites for credit card companies:

American Express: [www10.americanexpress.com](http://www10.americanexpress.com)

Discover: [www.discovercard.com/discover/data/products](http://www.discovercard.com/discover/data/products)

MasterCard: [www.mastercard.com/education/fraud](http://www.mastercard.com/education/fraud)

Visa: [www.usa.visa.com/personal](http://www.usa.visa.com/personal)

## Other publications with information on ID theft:

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**Identity theft:  
How bad people  
get good credit.**

*ID Theft: When Bad Things Happen to Your Good Name*

Federal Trade Commission

1-877-ID-Theft

*Identity Theft*

Federal Reserve Bank of Boston

1-800-409-1333



## U.S. Postal Inspection Service Divisions

### Atlanta Division

PO Box 16489  
Atlanta GA 30321-0489  
404-608-4500

### Boston Division

495 Summer St Ste 600  
Boston MA 02210-2114  
617-556-4400

### Charlotte Division

PO Box 3000  
Charlotte NC 28228-3000  
704-329-9120

### Chicago Division

433 W Harrison St Rm 50190  
Chicago IL 60669-2201  
312-983-7920

### Denver Division

1745 Stout St Ste 900  
Denver CO 80299-3034  
303-313-5320

### Detroit Division

PO Box 330119  
Detroit MI 48232-6119  
313-226-8184

### Ft. Worth Division

PO Box 162929  
Ft Worth TX 76161-2929  
817-317-3411

### Houston Division

PO Box 1276  
Houston TX 77251-1276  
713-238-4400

### Los Angeles Division

PO Box 2000  
Pasadena CA 91102-2000  
626-405-1200

### Miami Division

3400 Lakeside Dr 6th Fl  
Miramar FL 33027-3242  
954-436-7200

### New Jersey/Caribbean Division

PO Box 509  
Newark NJ 07101-0509  
973-693-5400

### New York Division

PO Box 555  
New York NY 10116-0555  
212-330-3844

### Philadelphia Division

PO Box 7500  
Philadelphia PA 19101-9000  
215-895-8450

### Pittsburgh Division

1001 California Ave Rm 2101  
Pittsburgh PA 15290-9000  
412-359-7900

### St. Louis Division

1106 Walnut St  
St Louis MO 63199-2201  
314-539-9300

### San Francisco Division

PO Box 882528  
San Francisco CA 94188-2528  
415-778-5800

### Seattle Division

PO Box 400  
Seattle WA 98111-4000  
206-442-6300

### Washington Division

10500 Little Patuxent Pkwy Ste 200  
Columbia MD 21044-3509  
410-715-7700

### National Headquarters

U.S. Postal Inspection Service  
475 L'Enfant Plaza SW  
Washington DC 20260-2168



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To order, call 800-332-0317.

- Postal Service employees who use the Touch Tone Order Entry system should choose option 2. The Quick Pick Number is 527.
- Customers should choose option 4 for customer service.