

# Identity Theft

Identity theft is a serious crime. It's happening more and more frequently around the world, across the nation, and here in Hawaii.

People whose identities have been stolen can spend months or years - and their hard-earned money - cleaning up the mess thieves have made of their good name and credit record.

In the meantime, victims may lose job opportunities, not qualify for loans, or even get arrested for crimes they didn't commit.

The Department of Commerce and Consumer Affairs is working to protect the residents of the State of Hawaii and would like to share some important information on how to protect your identity.

More information on identity theft here in Hawaii may be found at [cca.hawaii.gov/identity-theft-information](http://cca.hawaii.gov/identity-theft-information)

## What to do if your identity is stolen

1. Contact the fraud departments of any one of the three major credit bureaus to place a fraud alert on your credit file.

The fraud alert requests creditors to contact you before opening any new account or making any changes to your existing accounts.

As soon as the credit bureau confirms your fraud alert, the other two credit bureaus will be automatically notified to place fraud alerts on your account. Once the alert is placed, you may order a free copy of your credit report from all three major credit bureaus.

a. Equifax  
1-800-685-1111  
[www.equifax.com](http://www.equifax.com)

b. Experian  
1-888-397-3742  
[www.experian.com](http://www.experian.com)

c. TransUnion  
1-800-680-7289  
[www.tuc.com](http://www.tuc.com)

2. Close the accounts that you know or believe have been tampered with or opened fraudulently. Use an ID Theft Affidavit when disputing new unauthorized accounts. If your checks have been stolen or misused, close the account and ask that the appropriate check verification service be notified.

You can also contact the verification services yourself.

a. TeleCheck  
1-800-710-9898

b. Certegy, Inc.  
1-800-437-5120

3. **REPORT THE CRIME IMMEDIATELY TO POLICE!** Call 911. Obtain the police report number and record it for future reference. Obtain a verification letter from the Records Division of the police department. A copy of this letter can be given to creditors when you dispute fraudulent charges.

4. File your complaint with the Federal Trade Commission. The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations. Filing a

complaint helps them to learn more about identity theft and the problems victims are having so that they can better assist you.

[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

1-877-IDTHEFT  
1-877-438-4338

or TTY 1-866-653-4261

## Tips to Protect Yourself

Identity theft occurs when someone uses your personal information such as your name, Social Security number, credit card number or other identifying information, without your permission, to commit fraud or other crimes. Here are some ways to protect your identity.

1. Guard your personal information (Social Security Card, Birth certificate, Passport, Bank Cards, etc.) Don't respond to emails, text or phone calls that ask for your personal information.

2. Use passwords on your accounts that mix letters, numbers and special characters & memorize your PIN numbers.

3. Use a locked mailbox for incoming mail and place your outgoing mail in a postal collection box.

4. Shred all your personal information before placing it in the trash.

5. Be aware of the people around you when using the ATM.

6. Sign new credit cards as soon as you receive them and report lost or stolen credit cards immediately. Match your credit card receipts with your monthly statement to make sure you don't have any unauthorized charges.

7. Install anti-virus software and a firewall on your computer. Be cautious of the information you share on social networks.

8. Review your free credit reports annually to safeguard your identity. Visit [annualcreditreport.com](http://annualcreditreport.com) or call 1-877-322-8228.

# IDENTITY THEFT IN HAWAII



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