



THOMAS R. SUOZZI
County Executive

NASSAU COUNTY
SPiN
A Crime Prevention Partnership
SECURITY / POLICE INFORMATION NETWORK



LAWRENCE W. MULVEY
Commissioner

Internet Crime

Taking Action if You're Taken

Being stung by Internet thieves can go beyond emptying your wallet to damage your credit rating. If an online fraud alert shows that you've been hit, start by responding immediately to halt the thief's activity on the account.

After that, place a fraud alert of your own on your credit report. You can do this with a toll-free phone call to Equifax (1-800-525-6285), TransUnion (1-800-680-7289) and Experian (1-888-397-3742). The fraud alert will appear during any request for new lines of credit. This warns potential creditors to verify your identity before opening a new account in your name.

Equifax and TransUnion require fraud alerts by phone, but Experian also offers an online form.

Once your fraud alert is active on your credit report, request a copy of the report to review. Depending on your state's laws, you may be entitled to a free report after filing the fraud alert. Study the report for any activity that you don't recognize, including new accounts you don't remember opening, and changes of account information like a new address or phone number. Report any suspicious activity by calling the credit agency.

You also have the option of placing a "credit freeze" on your credit report. This restricts access to your report. While it's not a foolproof measure, it makes life difficult for anyone trying to create new accounts in your name. A credit freeze is done in the same way you initiate a fraud alert on your credit report.

Consumers have access to a growing list of fraud-protection options, and financial institutions have increasingly sophisticated anti-fraud technology. The credit protection industry grows larger by the year with online fraud insurance, aggressive investigation of fraud complaints and an expanding range of services, but online fraud itself is a growth industry. For each of us, staying a step ahead of Internet thieves probably requires actively protecting our personal information and regularly monitoring our credit ratings.

Source: www.howstuffworks.com

The NCPD does not necessarily endorse the views expressed on a particular website or guarantee the accuracy or completeness of information on them.



Photo courtesy [Dreamstime](http://www.dreamstime.com)
Keep your information secure.