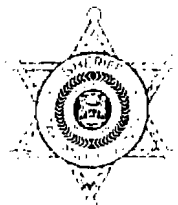


**Oakland County Sheriff's Office**  
**Patrol Services Division**  
Michael J. Bouchard – Sheriff



## **IDENTITY THEFT & FRAUD PREVENTION**

With the increase in Consumer Fraud Complaints, the following packet has been developed to assist citizens. Below is a list of the most common fraud schemes identified by the Federal Trade Commission. Please be aware that a variety of schemes exist that prey on citizens of all ages. Stay informed and contact the Sheriff's Office if you are approached or called by anyone you think is attempting to commit a Fraud Scheme.

Top categories of consumer fraud complaints compiled by the Federal Trade Commission in 2006:

Identity Theft, 36%  
Internet Auctions, 5%  
Internet services and computer complaints, 6%  
Advance fee loans and credit protection, 2%  
Shop-at-home and catalog sales, 7%  
Foreign money offers, 3%  
Prizes, sweepstakes and lotteries, 7%  
Business opportunities and work-at-home plans, 1%  
Telephone services, 1%  
Magazines and Buyers Clubs, 1%  
Health Care, 1%  
Travel, Vacations and Timeshare, 1%  
Office Supplies and Services, 1%  
Grants: Scholarships/Educational & Non-Educational, 1%  
Employment Agencies/Job Counselors/Overseas Work, 1%  
Investments, 1%  
Other Miscellaneous Complaints, 2%



As you can see above, Identity Theft is the fastest growing crime in the United States. According to the Federal Trade Commission, Identity Theft is the illegal use of personal identifying information such as name, address, Social Security number, driver's license number, or date of birth to commit fraud or theft.

The problem has become so pervasive that, "About 1,400 times a day - or nearly once a minute - someone's identity is stolen" (Associated Press 2001).

The Federal Trade Commission estimates it costs each victim of Identity Theft more than \$1000 in expenses and 18 to 24 months to clean up and cope with the damage to their accounts.

The Sheriff's Office recommends you use the following information to protect yourself from Identity Theft and other Fraud Schemes that could cost you money and other distress.

# Credit Card Fraud & Identity Theft

If you suspect you have been a victim of Credit or Internet Fraud and/or Identity Theft, contact the following to report the incident:

**U.S. Postal Inspection Service**

On the web at: <http://postalinspectors.uspis.gov/>

**U.S. Governments Central Identity Theft Clearing House (FTC Controlled)**

On the web at: [www.consumer.gov/idtheft/](http://www.consumer.gov/idtheft/)

**Internet Crime Complaint Center run jointly by the FBI and NW3C**

On the web at: <http://www.ic3.gov/>

**Social Security Administration (Office of Inspector General)**

On the web at: [www.ssa.gov/oig/index.htm](http://www.ssa.gov/oig/index.htm)

**U.S. Department of State Passport Services: Report your lost or stolen Passport by filling out a DS-64 form**

On the web at: [http://travel.state.gov/passport/lost/lost\\_849.html](http://travel.state.gov/passport/lost/lost_849.html)

Phone 24 hours/day at: 1-877-487-2778

\*\*\*\*\*

To protect yourself from further incidents, protect your credit and identity by contacting the following:

## Identity Theft

**Michigan State University-Identity Theft Partnerships in Prevention**

On the Web at: [www.cj.msu.edu/~outreach/identity/](http://www.cj.msu.edu/~outreach/identity/)

**Identity Theft Resource Center – A Non-Profit Organization – Victim Resources**

On the Web at: [www.idtheftcenter.org/](http://www.idtheftcenter.org/)

**The Michigan Secretary of State: Have a “verify driver’s identity” placed on your driving record/history.**

On the web at: [www.michigan.gov/sos/](http://www.michigan.gov/sos/) Go to Forms to obtain a Drivers Alert Request Form

## Credit Card or Check Fraud

The three major credit tracking companies: Have a “fraud alert” placed on your credit record/history. For a more permanent answer to fraud, also place a “fraud victim statement” on your records.

**Experian:** On the web at: [www.experian.com/consumer/index.html](http://www.experian.com/consumer/index.html)

To order your report, call: (888) Experian (397-3742) or write to: P.O. Box 2104, Allen, TX 75013

To report fraud, call: (888) Experian (397-3742) / TDD: (800) 972-0322 and write to: P.O. Box 9532, Allen TX 75013

**Trans Union:** On the web at: [www.transunion.com](http://www.transunion.com)

To order your report, call: (800) 916-8800 or write to P.O. Box 1000, Chester, PA 19022

To report fraud, call: (800) 680-7289 / TDD: (877) 553-7803 and write to: Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92634-6790

**Equifax:** On the web at: [www.equifax.com](http://www.equifax.com)

To order your report, call: (800) 685-1111 or (800) 270-3435 or write to: P.O. Box 740241, Atlanta, GA 30374-0241

To report fraud, call: (888) 766-0008 / TDD: (800) 255-0056 and write to: P.O. Box 740241, Atlanta, GA 30374-0241

Report the lost or stolen checks to the following check reporting/monitoring organizations:

**CheckRite (800) 766-2748-Chexsystems (800) 428-9623-CrossCheck (707) 586-0551-Equifax (800) 437-5120**

**National Processing Co. (800) 526-5380- SCAN (800) 262-7771-TeleCheck (800) 710-9898**

\*Remember that your credit and identity can be compromised at any time. Take the necessary steps to protect yourself and avoid years of confusion and chaos that can accompany credit and identity fraud.\*

# Telemarketing Fraud

If you're 60 or older, you may be a special target for people who sell bogus products and services by phone. Fraudulent telemarketers try to take advantage of older people on the theory that they may be more trusting and polite toward strangers. Older women living alone are special targets of the scam artists.

It's easy enough to fall prey to their sales pitch. Telemarketing fraud is a multi-billion dollar business in the United States. Every year thousands of consumers lose from a few dollars to their life savings to telephone con artists.

That's why we encourage you to be skeptical when you hear a phone solicitation and to be aware of the Telemarketing Sales Rule, a law that can help protect yourself from abusive and deceptive telemarketers.

## Beware! If an unknown caller:

- Says you've won a prize but asks you to send money first.
- Says you have to act right away or the offer won't be good.
- Instructs you to wire money.
- Offers to have someone pick up a payment from your home.
- Says he or she is a law enforcement officer who will help you -- for a fee.



## Follow these guidelines to protect yourself:

- Always try to independently verify offers (if possible)
- Don't assume a friendly voice belongs to a friend.
- Never give your credit card, checking account or social security number to an unknown caller.

## Say NO to telemarketing fraud!

For more information or to report a telemarketing problem call:

- National Fraud Information Center, 1-800-876-7060
- Michigan Attorney General's Office, 517-373-1140
- Phonebusters, 1-888-495-8501
- Online Complaint form for Federal Trade Commission at [www.ftc.gov](http://www.ftc.gov)

## The Telemarketing Sales Rule

The FTC's Telemarketing Sales Rule requires telemarketers to make certain disclosures and prohibits certain misrepresentations. It gives you the power to stop unwanted telemarketing calls and gives state law enforcement officers the authority to prosecute fraudulent telemarketers who operate across state lines.

The Rule covers most types of telemarketing calls to consumers, including calls to pitch goods, services, "sweepstakes," and prize promotion and investment opportunities. It also applies to calls consumers make in response to postcards or other materials received in the mail.

Keep this information near your telephone. It can help you determine if you're talking with a scam artist or a legitimate telemarketer.

- It's illegal for a telemarketer to call you if you've asked not to be called. If they call back, hang up and report them to your state Attorney General.
- Calling times are restricted to the hours between 8 a.m. and 9 p.m.

# The Telemarketing Sales Rule (Continued)

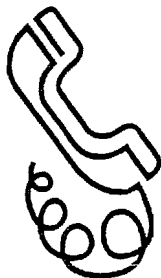
- Telemarketers must tell you its a sales call and who's doing the selling before they make their pitch. If it's a prize promotion, they must tell you that no purchase or payment is necessary to enter or win. If you're asked to pay for a prize, hang up. Free is free.
- It's illegal for telemarketers to misrepresent any information, including facts about their goods or services, earnings potential, profitability, risk or liquidity of an investment, or the nature of a prize in a prize-promotion scheme.
- Telemarketers must tell you the total cost of the products or services they're offering and any restrictions on getting or using them, or that a sale is final or non-refundable, before you pay. In a prize promotion, they must tell you the odds of winning, that no purchase or payment is necessary to win, and any restrictions or conditions of receiving the prize.
- It's illegal for a telemarketer to withdraw money from your checking account without your expressed, verifiable authorization.
- Telemarketers cannot lie to get you to pay, no matter what method of payment you use.
- You do not have to pay for credit repair, recovery room, or advance-fee loan/credit services until these services have been delivered. (Credit repair companies claim that, for a fee, they can change or erase accurate negative information from your credit report. Only time can erase such information. Recovery room operators contact people who have lost money to a previous telemarketing scam and promise that, for a fee or donation to a specified charity, they will recover your lost money, or the product or prize never received from a telemarketer. Advance-fee loans are offered by companies who claim they can guarantee you a loan for a fee, paid in advance. The fee may range from \$100 to several hundred dollars.)

## Exceptions to the Rule

While most types of telemarketing calls are covered by the Rule, there are exceptions. The Rule does not cover:

- Calls placed by consumers in response to general media advertising, except calls responding to ads for investment opportunities, credit repair services, recovery room services, or advance-fee loans.
- Calls placed by consumers in response to direct mail advertising that discloses all the material information required by the Rule, except calls responding to ads for investment opportunities, prize promotions, credit repair services, recovery room services, or advance-fee loans.
- Catalog sales.
- Calls initiated by the consumer that are not made in response to any solicitation.
- Sales that are not completed, and payment or authorization for payment is not required, until there is a face-to-face sales presentation.
- Calls from one business to another unless non-durable office or cleaning supplies are being offered.
- Sales of pay-per-call services and sales of franchises. These are covered by other FTC rules.

For more information and to remove yourself from Credit and Marketing offers, refer to the [Credit and Marketing Opt Out Information](#) page.



# Internet Fraud and Cyber Crime

Internet-related crime, like any other crime, should be reported to appropriate law enforcement investigative authorities at the local, state, federal, or international levels, depending on the scope of the crime. Citizens who are aware of federal crimes should report them to local offices of federal law enforcement.

Some federal law enforcement agencies that investigate domestic crime on the Internet include: the Federal Bureau of Investigation (FBI), the United States Secret Service, the United States Customs Service, the United States Postal Inspection Service and the Bureau of Alcohol, Tobacco and Firearms (ATF).

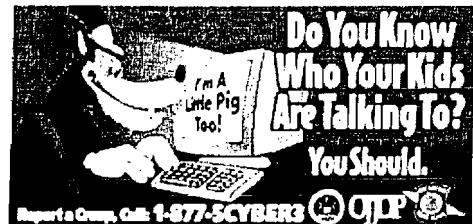
Each of these agencies has offices conveniently located in every state to which crimes may be reported. Contact information regarding these local offices may be found in local telephone directories. In general, federal crime may be reported to the local office of an appropriate law enforcement agency by a telephone call and by requesting the "Duty Complaint Agent."

The FBI investigates violations of federal criminal law generally. Certain law enforcement agencies focus on particular kinds of crime. Other federal agencies with investigative authority are the Federal Trade Commission and the U.S. Securities and Exchange Commission.

## The Internet Fraud Complaint Center (IFCC)

The IFCC is a partnership between the Federal Bureau of Investigation (FBI) and the National White Collar Crime Center (NW3C). This Web site provides a mechanism for victims of Internet fraud to report on-line fraud to the appropriate law enforcement and regulatory authorities. In addition, the Department of Justice has a section dedicated to Internet/Cyber related crime.

- The Internet Crime Complaint Center  
<http://www.ic3.gov/>
- Dept of Justice - Computer Crime and Intellectual Property Section  
<http://www.cybercrime.gov>



## Computer Crimes / Child Exploitation

Unfortunately there are those who will use the internet to commit cyber-crimes against children. In an effort to combat these particularly heinous crimes, the Sheriff implemented the Computer Crimes Unit.

The Computer Crimes Unit is another component of the Special Investigations Unit of the Sheriff's Office. During 2004, the Unit conducted 531 forensic computer examinations averaging between five to eight days to complete. The Unit also obtained and executed 36 search warrants and nine arrest warrants during the year. The Computer Crimes Unit has a flood of cases that demand its attention because computer crimes are one of the fastest growing crimes in the nation.

Since its inception, the Computers Crimes Unit has an exemplary conviction rate of 100 percent. The Unit is recognized for their expertise by police departments, as well as state and federal agencies.

Anyone with information, or who experiences child sexual exploitation, including on-line enticement of children for sexual acts, child prostitution, or child sexual molestation, are asked to contact the Sheriff's Office immediately at 248-858-4950.

The Michigan State Police also have a number relating to Cyber Crimes against children. This number is 1-877-5CYBER3.

# Choosing to Share Your Personal Information

What happens to the personal information you provide to companies and marketers? They may use your information just to process your order. They may use it to create a profile about you and then let you know about products, services or promotions. Or they may share your information with others. More organizations are offering consumers choices about how their personal information is used. For example, many let you "opt out" of having your information shared with others or used for promotional purposes.

You can learn more about the choices that you have to protect your personal information from credit bureaus and direct marketers. Besides the information below, **The World Privacy Forum** provides the **Top Ten Opt Out's** at the following web site address:  
<http://www.worldprivacyforum.org/toptenoptout.html>

## Credit Bureaus

### **Pre-Screened Credit Offers**

If you receive pre-screened credit card offers in the mail (namely, those based upon your credit data), but don't tear them up after you decide you don't want to accept the offer, identity thieves may retrieve the offers for their own use without your knowledge.

To opt out of receiving pre-screened credit card offers, call: 1-888-5-OPTOUT (1-888-567- 8688). The three major credit bureaus use the same toll-free number to let consumers choose not to receive pre-screened credit offers.

## Marketing Lists

Of the three major credit bureaus, only Experian offers consumers the opportunity to have their names removed from lists that are used for marketing and promotional purposes. To have your name removed from Experian's marketing lists, call 1-800-407-1088.

## **Direct Marketers**

The Direct Marketing Association's (DMA) Mail, E-mail and Telephone Preference Services allow consumers to opt out of direct mail marketing, e-mail marketing and/or telemarketing solicitations from many national companies. Because your name will not be on their lists, it also means that these companies can't rent or sell your name to other companies. For more information, visit [www.the-dma.org](http://www.the-dma.org).

1) To remove your name from many national direct mail lists, write:

Direct Marketing Association  
P.O. Box 9008  
Farmingdale, NY 11735-9014

2) To remove your e-mail address from many national direct e-mail lists, visit [www.e-rmps.org](http://www.e-rmps.org).

3) To remove your numbers from marketing lists, contact the National "**Do Not Call Registry**" via the Federal Trade Commission at: [www.ftc.gov/bcp/online/edcams/donotcall/index.html](http://www.ftc.gov/bcp/online/edcams/donotcall/index.html)