

## If you become a Victim:

1. Place a 1 year Fraud Alert on your credit file. Ask creditors to call you before opening any new accounts or changing existing accounts. Request copies of your credit report and review them carefully.

**Equifax** ☎ 1-800-525-6285  
equifax.com

**Experian** ☎ 1-888-397-3742  
experian.com/fraud

**TransUnion** ☎ 1-800-680-7289  
transunion.com

2. Close any financial accounts that have been tampered with or established fraudulently.
3. File a report or a misc. pub. with the police department to help you with creditors who may want proof of the crime.

**Hawaii Police** ☎ (808) 935-3311  
**Honolulu Police** ☎ (808) 529-3111  
**Kauai Police** ☎ (808) 241-1711  
**Maui Police** ☎ (808) 244-6400

4. Make sure to obtain the police report number and a copy of the report if possible.

5. File a complaint with the Federal Trade Commission (FTC) and complete the Identity Theft Complaint Form and Identity Theft Affidavit.

**Federal Trade Commission** ☎ 1-877-438-4338  
ftc.gov

## HAWAII IDENTITY THEFT RESOURCES

**AARP - Hawaii**  
☎ toll free 1-866-295-7282

**BBB Northwest - Pacific**  
☎ Fraud Hotline (808) 628-3950  
bbb.org/hawaii/

**Department of the Prosecuting Attorney - Honolulu**  
☎ (808) 547-7400 or toll free 1-800-531-5538  
honoluluprosecutor.org

**Department of the Prosecuting Attorney - Maui**  
☎ (808) 270-7777  
mauicounty.gov/123/Prosecuting-Attorney

**Office of the Prosecuting Attorney - Hawaii**  
☎ East Hawaii Unit: (808) 964-3306  
☎ West Hawaii Unit: (808) 322-2552  
hawaiicounty.gov/pa-victims-witnesses

**Office of the Prosecuting Attorney - Kauai**  
☎ (808) 241-1888  
kauai.gov/ProsecutingAttorney

## STATE OF HAWAII

**Department of the Attorney General**  
ag.hawaii.gov

**Department of Commerce & Consumer Affairs**  
☎ (808) 586-2653  
cca.hawaii.gov

**Department of Health**  
**Senior Medicare Patrol (SMP) Hawaii**  
☎ (808) 586-7281 or toll free 1-800-296-9422  
smphawaii.org

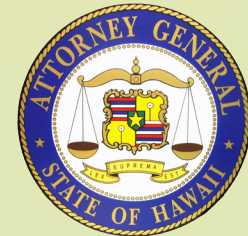
## FEDERAL

**Federal Bureau of Investigation - Honolulu**  
☎ (808) 566-4300

**United States Postal Service**  
☎ (808) 423-3790

**United States Secret Service**  
☎ (808) 541-1912

# Your Identity is Your Kuleana (Responsibility)



Department of the Attorney General  
Crime Prevention & Justice Assistance (CPJA) Division

ag.hawaii.gov

Here are a few ways of how your personal information is obtained:

**Advance Fee Fraud** is a scam that involves an advance payment from the victim to the scammer.

**Dumpster Diving** is rummaging through other people's trash to obtain personal information.

**Phishing** is asking customers to update personal or sensitive information by impersonating businesses such as banks, credit card companies, online retail stores, government agencies, etc. by e-mail, mail or phone calls.

**Shoulder Surfing** is using direct observation techniques, such as looking over someone's shoulder, to obtain personal information.

### What Happens if You Respond to a Scam?

- ◆ Monetary loss
- ◆ Physical harm or death
- ◆ It can take years to rebuild good credit

Here are a few ways of how your personal information is misused:

- ◆ Authorize money transfer from your bank account
- ◆ Obtain an official identification card
- ◆ Open new credit card
- ◆ Establish a cell phone service

### Prevent Identity Theft

#### Auction / Online Purchases

- ◆ Designate one credit card with minimal limit for online shopping.
- ◆ Do not go outside of the online store website to complete transactions.

#### Computer / Internet

- ◆ Use a firewall and virus protection to

protect data.

- ◆ Change your passwords quarterly on your e-mail and online accounts.
- ◆ If paying bills or shopping online, look for the Secure Sockets Layer Certificate or secure padlock on the bottom of the screen and https in the address box.
- ◆ Destroy hard drive if discarding computer.

#### Finances

- ◆ Make sure you're receiving your monthly statements/bills.
- ◆ Do not give out your financial account passwords and PIN numbers.

#### Mail

- ◆ Install a locking mailbox or promptly remove incoming mail after delivery.
- ◆ Shred mail with your personal information.

#### Phone

- ◆ Do not give out your personal information unless you initiated the contact.
- ◆ Ask questions and tell the caller you'll call them back. Don't call the number that was provided to you. Instead, call the number listed in the telephone book.

### Other Prevention Resources

#### National Do Not Call Registry

*Stop telemarketing solicitations.*

☎ 1-888-382-1222 🌐 [donotcall.gov](http://donotcall.gov)

#### Direct Marketing Association

*Stop mail and e-mail solicitations.*

🌐 [www.dmaconsumers.org](http://www.dmaconsumers.org)

#### Opt Out Services LLC

*Opt out of pre-approved credit card offers.*

☎ 1-888-597-8688 🌐 [optoutprescreen.com](http://optoutprescreen.com)

#### Central Source LLC

*Obtain a free credit report to review.*

☎ 1-877-322-8228 🌐 [annualcreditreport.com](http://annualcreditreport.com)

## What is IDENTITY THEFT?

Identity theft occurs when your personal information is used to commit certain crimes including theft, fraud, forgery, etc. It is also a crime to possess confidential personal information of another person without authorization.

**Personal Information** is anything that confirms your identity, but not limited to:

- ◆ Bank account numbers
- ◆ Driver's license number
- ◆ Passwords
- ◆ Social Security number
- ◆ Other name, number, code, etc. used to confirm who you are.

## How do Scammers Access Your Personal Information?

- ◆ Dumpster diving
- ◆ Frauds or scams
- ◆ Hacking
- ◆ Lost wallets, cell phone, etc.
- ◆ Phishing
- ◆ Shoulder surfing
- ◆ Skimming, unsecured mailbox, bribery, home or auto theft, etc.