



# BE SAFE BEAT

## OCEAN CITY POLICE DEPARTMENT

### OCEAN CITY, MARYLAND



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410.520.5395: News Media Information  
410.723.6610: General Police Information  
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### IDENTITY THEFT

Identity theft occurs when someone uses your personally identifying information, like your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes.

The Federal Trade Commission (FTC) estimates that as many as 9 million Americans have their identities stolen each year. In fact, you or someone you know may have experienced some form of identity theft. The crime takes many forms. Identity thieves may rent an apartment, obtain a credit card, or establish a telephone account in your name. You may not find out about the theft until you review your credit report or a credit card statement and notice charges you didn't make—or until you're contacted by a debt collector. Identity theft is serious. While some identity theft victims can resolve their problems quickly, others spend hundreds of dollars and many days repairing damage to their good name and credit record.

Some consumers victimized by identity theft may lose out on job opportunities, or be denied loans for education, housing or cars because of negative information on their credit reports. In rare cases, they may even be arrested for crimes they did not commit.

Identity theft starts with the misuse of your personally identifying information such as your name and Social Security number, credit card numbers, or other financial account information. For identity thieves, this information is as good as gold. Skilled identity thieves may use a variety of methods to get hold of your information, including:

- **Dumpster Diving.** Criminals rummage through trash looking for bills or other paper with your personal information on it.
- **Skimming.** Criminals steal credit/debit card numbers by using a special storage device when processing your card.
- **Phishing.** Criminals pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.
- **Changing Your Address.** Criminals divert your billing statements to another location by completing a change of address form.
- **Old-Fashioned Stealing.** Criminals steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records, or bribe employees who have access.
- **Pretexting.** Criminals use false pretenses to obtain your personal information from financial institutions, telephone companies, and other sources.

November 10, 2008

Quite often, citizens' hunches turn out to be valuable information to us. If you have information that you feel we should know, we encourage you to leave us e-mail. [OCPD@ococean.com](mailto:OCPD@ococean.com)



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#### What can you do to help fight identity theft?

Awareness is an effective weapon against many forms identity theft. Be aware of how information is stolen and what you can do to protect yours. Personal information such as your social security number, birth date, utility bills with account numbers, medical and prescription records, tax and banking information even credit card and bank financing solicitations and mailings are all examples of personal information that should be completely destroyed before being thrown in the trash. Monitor your personal information to uncover any problems quickly, and know what to do when you suspect your identity has been stolen.

Armed with the knowledge of how to protect yourself and take action, you can make identity thieves' jobs much more difficult. You can also help fight identity theft by educating your friends, family, and members of your community. The FTC has prepared a collection of easy-to-use materials to enable anyone regardless of existing knowledge about identity theft to inform others about this serious crime.

Comprehensive information regarding identity theft is available on-line at:

<http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/about-identity-theft.html>

If you feel you have become the victim of identity theft or would like to speak to someone regarding this crime, please contact either PFC. Michael Levy at (410) 723-6665 or PAS Jessica King at 410-520-5395.

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