RECOMMENDATIONS FOR CONSUMERS INCLUDE:

Cancel your paper bills and statements wherever possible and instead check your statements and pay bills online. Monitor your account balances and activity electronically (at least once per week).

If you do not have access to online accounts, review paper bank and credit card statements monthly and monitor your billing cycles for missing bills or statements.

Use email based account “alerts” to monitor transfers, payments, low balances and withdrawals and review your credit report.

Identity-Theft is the fastest growing crime in America; 9.9 MILLION victims were reported last year, according to a Federal Trade Commission survey!

CAMPUS SAFETY DEPARTMENT

District Office Building 313-496-2578
Downriver Campus 734-374-3218
Downtown Campus 313-496-2558
Eastern Campus 313-579-6971
Western Campus 734-697-5182
University Square 313-884-1087
Northwest Campus 313-943-4041

CAMPUS SAFETY DEPARTMENT

To Serve and Protect

Police or Fire Emergency dial 911

Website:
www.wcccd.edu/dept/campus_safety.htm
IF YOU ARE A VICTIM OF IDENTITY THEFT:
✓ Report the incident to the police immediately. If you know where your identification was stolen, that would be the jurisdiction you would report it to. Insist you be given a complaint number.
✓ Report all stolen cards to the issuers immediately and request that new cards be issued. Follow up with written notification.
✓ Notify your bank in the event your checks were stolen and request your account be closed.
✓ In order to prove your innocence, be prepared to fill out affidavits of forgeries for banks, credit grantors and recipients of stolen checks. They are joint victims and may suffer financial loss.
✓ Contact your social security office if someone is using your social security number to establish credit or new accounts.
✓ All three major credit-reporting agencies in the United States have Fraud Assistance programs, with toll-free telephone numbers. Report the theft of your credit cards and request your account be flagged to all three of the following companies.

IDENTITY THEFT

Identity theft is one of the fastest growing crimes in the U.S. credit card numbers, and others personal identification can net criminals thousands of dollars in a very short period of time.

You can minimize the risk of being victimized by taking the following steps:
✓ Never leave your purse or wallet unattended at work, in a restaurant, at a party, at health fitness clubs, in your shopping cart, at church, or in open view in your car even if locked.
✓ Destroy all checks immediately when you close a checking account.
✓ Destroy (or keep in a secure place) any courtesy checks that your bank or credit card company may mail you.
✓ Reconcile your check and credit card statement in a timely fashion and challenge any purchases you did not make.
✓ Limit the number of credit cards you have and cancel any inactive accounts.

Keep a list or photo copy of all credit and identification cards that you carry, including front and back, so that you can quickly call the issuers to inform them about missing or stolen cards.

✓ Never give any credit card, bank or social security number information over the telephone.
✓ Minimize exposure of your social security and credit card numbers. If the numbers are requested for cash checking purposes, ask if the business has alternative options such as a check-cashing card.
✓ Safeguard your credit, debit and ATM card receipts and shred them before disposing of them.
✓ Memorize your passwords and personal identification (PIN) numbers. Keep your PIN numbers somewhere only you know about. Do not give out your PIN. Keeping your numbers to yourself is the best way to keep your credit secure.

• EQUIFAX CREDIT INFORMATION SERVICES 1-800-525-6285
• TRANSUNION 1-800-680-7289
• EXPERIAN INFORMATION SERVICES 1-888-397-3742