

ID Theft – Definitions and Resources

Definitions

E-Mail “Phishing”:

Phishing (pronounced “fishing”) is a scam to steal valuable information such as credit card and Social Security numbers, User IDs, and passwords. In phishing, an e-mail is sent to potential victims pretending to be from their credit union, bank, credit card company, or retail establishment. E-mails can be sent to people on selected lists or on any list, and the scammers expect some percentage to respond. **Never provide identity or account information in response to an email, or if you have any doubt about the authenticity of a web site.**

Mail Letter “Phishing”:

This scam occurs where the phisher creates a letter and sends it through the mail to individuals to respond to the letter by calling a phone number. The phisher outlines in the letter that the individual must respond for their own protection. This scam is used in conjunction with other channels to steal valuable personal and financial information. The letters usually indicate that the individual is the winner of a Sweepstakes and/or Lotto with a counterfeit check enclosed instructing them to negotiate the check and mail back any dues owed, such as, taxes and fees.

Text Message “Smishing”:

Smishing is the mobile phone counterpart to phishing. Instead of being directed by e-mail to a Web site, a text message is sent to the individual’s cell phone or other mobile device with some ploy to click on a link. The link causes a “virus” such as, a Trojan virus to be installed in the cell phone or other mobile device capturing all your personal and financial information.

If you were victimized by a Phishing or a Smishing Scam, report your complaint at the following sites:

www.reportphishing@antiphishing.org.

www.us-cert.gov/nav/report_phishing.html

Land Line Telephone “Vishing” & VoIP (Internet Phones Vishing)

Vishing (Voice phishing) also called VoIP phishing for the Internet phones is the voice counterpart to phishing. Instead of being directed by e-mail to a website, an e-mail message asks the person to make a telephone call. The call triggers a voice response system that asks for the person’s card number or other personal or financial information. The initial bait can also be a telephone call with a recording that instructs the user to phone an 800 number or another area code within or outside of the United States.

If you receive a vishing solicitation, you can report the fraudulent number to the following sites:

<http://800notes.com/>

http://www.411.com/reverse_phone

Resources

Anti-Phishing Working Group

The Anti-Phishing Working Group (APWG) is the global pan-industrial and law enforcement association focused on eliminating the fraud and identity theft that result from phishing, pharming, internet and email scams of all types. Use this web site to file a report: www.antiphishing.org.

Better Business Bureau

Use the Better Business Bureau to file a consumer complaint on a business.

4428 North 12th Street
Phoenix, AZ 85015
1-602-264-1721
1-877-291-6222 (toll free)
1-602-263-0997 (fax)

info@arizonabbb.org (email)
www.arizonabbb.org (web site)

Credit Bureaus

Contact any one of the nationwide consumer reporting companies to place a fraud alert or a credit freeze on your credit report. Fraud alerts can help prevent an identity thief from opening any more accounts in your name. The company you call is required to contact the other two, which will place an alert on their versions of your report, too.

- **Equifax:** 1-800-525-6285; www.equifax.com
- **Experian:** 1-888-EXPERIAN (397-3742); www.experian.com
- **TransUnion:** 1-800-680-7289; www.transunion.com
- **Free Credit Report:** www.annualcreditreport.com
- **Understanding Your FICO:** www.myfico.com (a division of Fair Isaac)
(Understanding what your fico score means; how your fico score works; improve your fico score; and how to save money)

Counties

Coconino County:

- www.coconino.az.gov
- Sheriff's Office: 1-800-338-7888
- Bad Check Enforcement: 928-679-8218

Maricopa County:

- www.maricopacountyattorney.org
- www.crimefreeaz.com (an affiliation with MCA)
- Bad Check Enforcement: 602-372-7300

Direct Marketing Association Consumer Assistance (DMACA)

Ask DMACA to remove you from mail, telemarketing and e-mail lists at www.DMAchoice.org.

Fake/Scam Checks

www.fakechecks.org was created in collaboration with the Alliance for Consumer Fraud Awareness, a collation of consumer and business organizations, government agencies, and companies that are committed to fighting fake check scams. Use this web site if you received a scam check or have been victimized by a scam.

Federal Trade Commission (FTC)

This website is a one-stop national resource to learn about the crime of identity theft. It provides detailed information to help you deter, detect, and defend against identity theft. By sharing your identity theft complaint with FTC, you will provide important information that can help law enforcement and officials across the nation track down identity thieves and stop them. The FTC can also refer victims' complaints to other government agencies and companies for further action, as well as investigate companies for violations of laws that the FTC enforces.

Federal Trade Commission
600 Pennsylvania Avenue NW
Washington, DC 20580

1-877-IDTHEFT (1-877-438-4338)
1-866-653-4261 (TTY)
www.consumer.gov/idtheft or www.ftc.gov

Internet Crime Complaint Center (a/k/a IC3)

The Internet Crime Complaint Center's mission is to serve as a vehicle to receive, develop, and refer criminal complaints regarding the rapidly expanding arena of cyber crime. The IC3 gives the victims of cyber crime a convenient and easy-to-use reporting mechanism that alerts authorities of suspected criminal or civil violations. For law enforcement and regulatory agencies at the federal, state, local and international level, IC3 provides a central referral mechanism for complaints involving **Internet related crimes**.

www.ic3.gov/default.aspx

IP Relay Complaint

If you have been victimized by IP Relay Fraud or receive suspicious calls via IP Relay, file an IP Relay complaint with the FCC

- 1-888-225-5322 (voice)
- 1-888-835-5322 (TTY)
- www.ftc.gov/bcp/complaints.html

National Do-Not-Call Registry

Add your name to the FCC's National Do-Not-Call Registry. The registry is nationwide in scope, applies to all telemarketers (with the exception of certain non-profit organizations), and covers both interstate and intrastate telemarketing calls. Commercial telemarketers are not allowed to call you if your number is on

the registry, subject to certain exceptions. As a result, consumers can, if they choose, reduce the number of unwanted phone calls to their homes.

You can register your phone numbers for free, and they will remain on the list until you remove them or discontinue service – there is no need to re-register numbers.

The Do-Not-Call registry does not prevent all unwanted calls. It does not cover the following:

- ✓ calls from organizations with which you have established a business relationship;
- ✓ calls for which you have given prior written permission;
- ✓ calls which are not commercial or do not include unsolicited advertisements;
- ✓ calls by or on behalf of tax-exempt non-profit organizations.

- 1-888-382-1222
- 1-866-290-4236 (TTY)

You must call from the phone number you wish to register

Police Departments

Apache Junction.....	480-982-8620	Goodyear.....	623-932-1220
Avondale.....	623-478-3600	Mesa.....	480-644-2211
Buckeye.....	623-386-4421	Page.....	928-645-4355
Cave Creek.....	480-488-6636	Paradise Valley.....	480-948-7418
Chandler.....	480-782-4130	Peoria.....	623-773-7657
El Mirage.....	623-433-9500	Phoenix.....	602-262-7626
Flagstaff.....	928-774-1414	Scottsdale.....	480-312-5000
Fountain Hills.....	480-876-1869	Surprise.....	623-583-1085
Gilbert.....	480-503-6500	St John.....	219-365-6032
Glendale.....	623-930-3000	Tempe.....	480-350-8311
		Tolleson.....	623-936-7186

Social Security Fraud Hotline

P. O. Box 17768
Baltimore, Maryland 21235

1-800-269-0271 (10:00 a.m. to 4:00 p.m. EST)
1-866-501-2101 (TTY)
410-597-0118 (fax)

www.ssa.gov

US Postal Inspector (Mail Theft)

Callers can reach the appropriate Postal Inspection Service office by dialing 1-877-876-2455 from 8 a.m. to 4:30 p.m. in all time zones, and selecting from these options:

1. Mail service issues (callers are then directed to 1-800-ASK-USPS)
2. Emergency situations
3. Mail theft or identity theft issues
4. Mail fraud issues
5. Postal Inspection Service customer support

Option No. 2, Emergency situations, is automatically routed to a special operator for assistance if a call is made after business hours.

<https://postalinspectors.uspis.gov/> - Mail Fraud Complaint (Official Site – Home Page)

www.usps.com/ncsc/locators/find-is.html - Find your nearest Postal Inspector