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The National Crime Prevention Council

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## Identity Theft

Why you should choose a First Alert Professional authorized dealer:

Our selected dealers are among the best in your community. They operate reliable businesses you can count on. Their commitment to your community is evident in the quality of their service and their outstanding reputations.

Most importantly, First Alert Professional authorized dealers are dedicated to the safety of their customers in the communities they serve. We, at First Alert Professional, have a strong commitment to life safety and community service. Our award winning training programs, thorough life safety program and innovative community service initiatives provide our dealers with a great competitive advantage.

The information provided in this pamphlet provides general information obtained from sources that have not been verified for completeness or accuracy. We make no representations as to the accuracy of this information and will not be liable for any damages resulting from reliance on this information. The information provided is for educational purposes. The information is not a substitute for the advice of professionals.

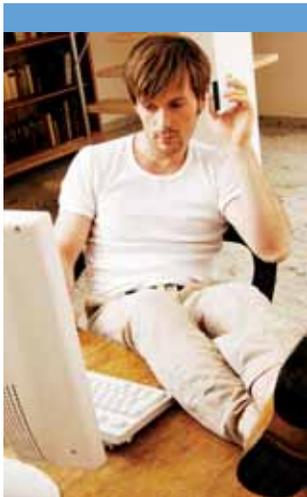
[www.firstalertprofessional.com](http://www.firstalertprofessional.com)



Identity theft or identity fraud is the taking of a victim's identity to obtain credit and credit cards from banks and retailers, steal money from a victim's existing accounts, apply for loans, establish accounts with utility companies, rent an apartment, file bankruptcy, or obtain a job using the victim's name. Thousand of dollars can be stolen without the victim knowing about it for months or even years.

The imposter obtains your personal information and takes over your identity. Once this is done, they can apply in person for instant credit or through the mail posing as you. They often claim they have moved and provide their own address. Once the first account is opened, they can continue to add to their credibility.

They get the information from your doctor, lawyer, school, health insurance carrier and many other places. "Dumpster divers" pick up information you may have thrown away, such as utility bills, credit card slips and other documents.



Identity thieves may steal the social security numbers and identities of children who are especially vulnerable because they don't already have credit histories and it may be many years before the theft is discovered.

### Some Methods Identity Thieves Use

- **Changing your address.** They divert your mail by completing a change of address form.
- **Steal.** They steal your mail, wallets or purse.
- **Dumpster diving.** They rummage through trash in search of cancelled checks, credit card and bank statements, bills, pre-approved offers, etc.
- **Phishing.** They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal personal information.
- **Skim.** Dishonest merchants secretly copy the magnetic strip on the back of your credit or debit card when processing your card.
- **Computers.** They hack into a computer that contains your personal records.
- **Shoulder surf.** They watch you in a public place as you punch in an ATM number or listen to a phone conversation in which you are providing a credit card number.
- **Cell phone camera.** They take a photograph with their cell phone while you are using your credit card.

### Some Tips to Preventing Identity Theft

- **Do not give out** personal information on the phone, through the mail, or over the Internet unless you initiated the contact or know who you are dealing with.
- **Shred** all documents that contain personal information.
- **Minimize** the identification information and the number of cards you carry around. Take only what you need.
- **Pay attention** to billing cycles. Follow up with creditors if bills do not arrive on time.
- **Be alert** when you are out that nobody is standing right behind you when you are handling a personal matter with financial information.
- **Memorize** your passwords or pin numbers.
- **Burglar proof** what is inside of your home, especially your personal records.
- **Inspect** your credit report. In the U.S., the Fair and Accurate Credit Transactions Act requires the three major credit reporting agencies to provide you with a free report once a year regardless of whether you've been a victim of fraud. You must request the report from [www.annualcreditreport.com](http://www.annualcreditreport.com) or 877-322-8228.

### Repairing the Damage

If you think you might be a victim of identity theft, contact:

#### In the U.S.:

- Equifax: 1-800-525-8285 / [www.equifax.com](http://www.equifax.com)
- Experian: 1-888-397-3742 / [www.experian.com](http://www.experian.com)
- TransUnion: 1-800-680-7289 / [www.transunion.com](http://www.transunion.com)
- Federal Trade Commission: 1-877-ID-THEFT / [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

#### In Canada:

- Equifax: 1-800-465-7166 / [www.equifax.com/EFX\\_Canada](http://www.equifax.com/EFX_Canada)
- TransUnion: 1-877-525-3823 / [www.tuc.ca/TUCorp/home.asp](http://www.tuc.ca/TUCorp/home.asp)
- Phonebusters: 1-888-495-8501 / [www.phonebusters.com](http://www.phonebusters.com)



Half of identity thefts are committed by someone the victim knows