



UNITED STATES POSTAL INSPECTION SERVICE

PHOENIX DIVISION

General Mail Theft & Identity Theft Information

The U.S. Postal Inspection Service is a federal law enforcement agency charged with enforcing over 200 federal criminal statutes related to the US Postal Service and the US Mail. Mail thieves are often drug users who are looking for personal identifying information and account information that will enable them to obtain money, services or merchandise through fraudulent means. Stolen mail is often traded for drugs or money. During the holidays, thieves look for cash, gift cards and parcels as well.

Checks and Checking Account Numbers

Stolen checks may be altered and cashed. Stolen account statements or checks may be used to produce counterfeit checks. Some financial institutions no longer print the entire account number on their statements to avoid this problem. If your outgoing checks or an incoming statement with an account number are stolen, you should close your account. Placing a "stop payment" on a stolen check is not sufficient because thieves will not use the same check number when producing counterfeit checks.

Identity Theft

Occasionally, personal identifying information, such as your name, date of birth or Social Security Number, is sent through the mail. Thieves use the information to open credit card accounts, purchase cell phones or open new credit in your name. If you were expecting mail that contained your date of birth and Social Security Number, it is recommended that you contact the credit bureaus listed below to place a fraud alert in your credit file. The fraud alert lasts for 90 days and during that time, creditors are supposed to take steps to verify your identity if you attempt to open a new credit account. If you plan to open an account, it may be delayed due to the fraud alert. As part of this process, you will be provided with a free copy of your credit report. You should review the report to make sure that unauthorized accounts have not been established in your name.

EQUIFAX
PO Box 740241
Atlanta, GA 30374
(888) 766-0008
www.equifax.com

EXPERIAN
PO Box 9554
Allen, TX 75013
(888) 397-3742
www.experian.com

TRANSUNION
PO Box 6790
Fullerton, CA 92834
(800) 680-7289
www.transunion.com

If you choose not to place a fraud alert in your credit file, you should be aware that by law, you are entitled to a free copy of your credit report from each of the credit bureaus every 12 months. You can access that report at www.annualcreditreport.com. You can obtain all three reports at once or you can obtain them over time so that you can monitor your credit throughout the year.

You can request documents, at no cost to you, about applications and fraudulent transactions made by an identity thief. By law, companies must give you a copy of the application or other business transaction records relating to your identity theft, if you submit the request in writing accompanied by a police report. The Federal Trade Commission (FTC) provides a model letter to request the information from companies. Before you send the letter, contact the company to obtain the correct address and to find out what identification and other information the company requires.

Credit Cards and Convenience Checks

Stolen credit cards are easily used for purchases made by phone, online or at retailers. If your incoming mail was stolen, check the expiration dates on your credit cards to determine if any new cards may have been in the mail. Credit card statements containing the complete card number can also be used for some phone or online purchases even if the thief doesn't have the security code on the actual card. Make sure to review your statements for unauthorized transactions and report them to your financial institution immediately.

Credit card convenience checks may be included with your statements or with unsolicited preapproved credit card offers. You may not know they have been stolen unless you receive a call from your credit card company, you review your statement for unauthorized activity or you review your credit report for unauthorized accounts. You can opt out of credit card and insurance offers at www.optoutprescreen.com.

General Mail Theft Information – Incoming Mail

The theft of your incoming mail will require that you pay special attention to your accounts. It will be especially important to reconcile them and to monitor them for any fraudulent activity. It is also important to pay attention to billing cycles to determine if you are missing any bills. If you miss a mortgage payment or a credit card payment, you may be charged a late fee even if you never received your bill.

If you receive incoming checks from customers or other sources, it is extremely important to notify them of the theft of your mail. If incoming checks are stolen, the businesses or individuals who wrote the checks are at risk and may have to close their accounts to mitigate or prevent any fraud.

Tips to Prevent Mail Theft

- Pick up your mail daily and as soon as possible after it is delivered.
- Do not leave incoming or outgoing mail in your mailbox overnight. Thieves target cluster mailboxes because many people do not pick up their mail regularly.
- Send outgoing mail from a post office. Never place mail into a collection box after the last pick up time or if the box is full. The lobby mail drop is the best option.
- If you receive a lot of account or personal information or checks in the mail, consider renting a post office box. Post office boxes are more secure and mail is generally available earlier in the day.
- If you go out of town, have someone you trust pick up your mail daily or place a hold on your mail at the post office.

ID Theft Resources

- | | |
|---|--|
| ▪ US Postal Inspection Service | www.postalinspectors.uspis.gov |
| ▪ Federal Trade Commission | www.ftc.gov |
| ▪ US Secret Service | www.secretservice.gov |
| ▪ NM Attorney General's Office | www.nmag.gov |
| ▪ Identity Theft Resource Center | www.idtheftcenter.org |
| ▪ Identity Theft Assistance Center | www.idtheftassistance.org |

If your checks are stolen and negotiated, if gift cards are stolen and used, or you identify unauthorized transactions using your bank/credit union account(s) or credit card account(s) due to the theft of your mail, please contact Postal Inspector Stephanie Herman at (505) 346-8482 or file a complaint online at the Postal Inspection Service website listed above.