Department of Public Safety Newsletter

Mott Community College

CAMPUS EMERGENCY
Dial……...762-5666

Non– Emergency
Dial……..762-0222

Campus Closing
Dial……..232-8989

August 2007

Identity Theft

Identity theft is America's fastest growing crime. An estimated 9 million Americans have their identity stolen each year. In fact, you or someone you know may have experienced some form of identity theft. The crime takes many forms, and could happen to anyone. 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.

What is Identity theft?

Identity theft occurs when a crook steals key pieces of personal indemnifying information, which may include a name, address, date of birth, social security number, and mother's maiden name, to gain access to a person's financial accounts., Armed with this information, an identity theft may open new credit or financial accounts, buy cars, apply for loans or Social Security benefits, rent an apartment, or set up utility and phone service in someone else's name.

***How do thieves steel an identity*?**

- "Dumpster Diving' personal information dug out of trash cans and dumpsters.
- Memorized or copied by sales clerks and waiters.
- Removed form you mail box, articles such as financial statements, bills tax notices.
- Removed from your employer's files, either secretly or with the assistance of an inside accomplice.
- Removed from you hospital files.
- Purchased (or found free) on line or offline databases.
- Collected form "clone" Web sites. Some one may recreate a legitimate merchant Web site in order to capture your personal informational and credit cared information when you place an order.
- Stolen by someone hacking a computer database with your information on it.
- Stolen through hacking into commercial Web sites or your personal computer and using software to mirror keystrokes to capture credit card account information.

What to do if your identity is stolen:

- Report the incident to the police or sheriff in the area where the crime was committed.
- Contact all credit grantors: department stores, utility companies, credit-card issuers, etc. with whom you believe your name may have been used fraudulently.
- Start a log of all your contacts with authorities and financial institutions, including those you've already contacted.
- Ask each of the big three credit bureaus (CRA's) for a copy of your credit report and go over it very closely.
- Carefully monitor your mail and credit-card bills for evidence of new fraudulent activity.

How to protect your identity

You cannot prevent identity theft, but you can reduce your risk of fraud by following these tips:

- Deposit outgoing mail in the U.S. Post Office or collection box.
- Shred using a cross cutter shredder documents that contain personal information before discarding them.
- Review your consumer credit reports annually.
- Never give personal information over the phone unless you initiated the contact.
- Report lost or stolen credit cards to the issuer immediately.
- Sign you new credit cards—before someone else does.
- Don' ever leave receipts behind—at the ATM's, on counters at financial institutions, or at gasoline pumps.
- Match credit card receipts against monthly bills and check financial statements for accuracy.

According to the Federal Trade Commission (FTC), in 2001 13 percent of all victims of identity theft who completed the complaint form had a personal relationship with the thief; 10 percent of those thieves were family members**.**

Who to report Credit Card Fraud to:

Equiofax: 800-525-6285
www.equifax.com

Ecperian: 888-397-3742
www.experian.com

TransUnion: 800-680-7280
www.transunion.com

Mott Community College
Department of Public Safety
Parking Violations

What do I do if I get a parking violation?

The Department of Public Safety issues parking violation notices to vehicles that are parked in violation of City of Flint ordinances and College regulations. Once a parking violation has been issued, the violation is turned over to the City of Flint Police Department as well as the 68th District Court which has complete authority over the final disposition of all violations.

To contest a parking violation

Contact must be made with the 68th District Court within 14 days. The court address and telephone number are printed on the parking violation. An appointment must be made with a 68th District Court magistrate to discuss the parking violation. The Department of Public Safety will be able to explain the violation to you, however is unable to accept a contested parking violation.

To pay the parking violation

The parking violation is written on a pre-addressed envelope. The violation and fine are marked. Payment can be sealed in the envelope and mailed. Do not send cash. If the parking violation is not received within 14 days, a $10.00 judgment fee will be entered.

If you have any questions or concerns please contact the Department of Public Safety at 762-0222.

SPECIAL SERVICES PROVIDED BY THE DEPARTMENT OF PUBLIC SAFETY CALL 762-0222 FOR ASSISTANCE

Unlocks...Gas...Air Up Tires…Jump Starts...Criminal Complaints...Accident Reports...Medical Assistance...Lost & Found.

For more information or assistance on domestic violence against women , contact:

Sgt. Nancy Metcalfe (810)762-0052

3P CAMPAIGN
PREVENT • PROTECT • PROSECUTE
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