

## MAIL THEFT



Mail theft is a growing epidemic. Reports of mail theft have increased dramatically over the past three years. There are several reasons why your mail is targeted for theft. Criminals steal both outgoing and received mail. Thieves are looking for recently ordered personal checks, credit card payments and bills, credit card offers, as well as offers from mortgage companies. After obtaining any of these items, thieves can write checks (usually made out to a fictitious person), purchase items with your credit card information via phone or computer, or in extreme cases, actually take out a second mortgage on your home. The following are some simple suggestions to avoid becoming a Victim of mail theft:

1. **Do not leave outgoing mail in your mailbox.** Put it in a collection receptacle, or give it to a mail carrier.
2. **Know your carrier's time schedule** and make every attempt to retrieve your mail immediately after delivery. If your work schedule prohibits this, try asking your neighbors for help with this task.
3. **Never write your credit card account number on your personal check** when making a payment.
4. **Try having your credit card bill sent to you via your e-mail and paying your bill utilizing online banking.** You can also use a P.O. box for your credit related mail items.
5. **If your mail box is near the street, try purchasing a lock-box receptacle.**
6. **If you go on vacation, have a neighbor collect your mail,** or go to the Post Office and request they hold your mail until you return.

If you are the victim of mail theft or identity theft, there are a few things you need to do immediately.

- First and foremost, contact the Post Office, credit card company or bank involved in the account in question.
- Make a police report with your local agency. I
- Also a good idea is to contact the three credit bureaus and "Flag" your credit accounts. By Flagging your accounts, the chances of thieves opening a new account in your name lessen dramatically.

Below is a list of the three major credit bureaus:

EQUIFAX                      1-800-525-6285    <https://www.econsumer.equifax.com>

EXPERIAN                      1-888-397-3742    <http://www.experian.com>

TRANS-UNION                1-800-680-7289    <http://www.transunion.com/>