

## Scams Targeting the International Community

For recent updates and guidance on scams targeting international students, scholars, and employees, please visit the CGPS website at [udel.edu/academics/global/iss/announcements/#scams](https://udel.edu/academics/global/iss/announcements/#scams).

If you have been a victim of an immigration scam, go to <https://www.uscis.gov/avoid-scams/report-scams> to report the incident and access additional resources. If you live in Delaware, you can find information on how to report scams on the Delaware Department of Justice site at <https://attorneygeneral.delaware.gov/fraud/cpu>. For other states, please visit [www.uscis.gov/avoid-scams/report-scams](https://www.uscis.gov/avoid-scams/report-scams) and click on the appropriate state.

### Tips to Protect Yourself from Identity Theft

Identity Theft is one of the fastest growing areas of consumer crime in the country, and one of the most difficult to resolve, once it takes place. The Attorney General and the Consumer Protection Unit of the Department of Justice offer the following advice to protect citizens of Delaware from Identity Theft.

- 1. Guard your financial information.** Never give out your social security number, credit card numbers, bank account numbers or any other personal or financial information to anyone you don't know. And guard all your receipts — especially if they reflect your financial account numbers.
- 2. Deal only with reputable vendors.** Avoid dealing with businesses you don't know, especially when their offers come to you by e-mail or through telephone calls from people you don't know. No matter how good the deal may sound, walk away. Identity thieves often pitch great deals to make sure they can lure their victims in quickly.
- 3. Check your credit report often.** Evidence of identity theft often shows up before the victim even realizes what has happened. Criminals often attempt to get credit under other people's names or social security numbers, and these attempts will show up on credit bureau reports. To obtain your free credit report: Go to [www.annualcreditreport.com](http://www.annualcreditreport.com), call 877-322-8228, or mail your request to Annual Credit report Request Service, P.O. Box 10521, Atlanta, GA 30348-5281.
- 4. Trust your instincts.** If you feel uncomfortable about doing business with someone, or feel pressured to give up your confidential information, walk away. It is much better to take the time to think through an offer and to do more research, than it is to hand over your confidential personal or financial information to a criminal. Legitimate businesses want your repeat business, and will gladly give you time to do your homework first.



## ***What to Do if You Suspect Identity Theft***

If you are a victim of Identity Theft, the Attorney General recommends that you immediately take the following steps:

### **Step 1: Contact the police.**

The first step you need to take is to report the fraud to your local police department. This step is important for two reasons: First, it immediately alerts local law enforcement to the crime. Second, it establishes that you acted diligently, and enables you to get a police report, complaint number or other similar record, which you may need when contacting some of your creditors. If you are not sure which law enforcement agency to contact, please call the Attorney General's Consumer Protection Unit at (800) 220-5424. The Consumer Protection Unit can help you get in touch with the proper police agency, and can answer any other Identity Theft questions you may have.

### **Step 2: Promptly report the fraud to the three major credit bureaus.**

Because identity thieves often attempt to obtain credit under your identity, it is important to promptly contact the three major credit bureaus to report the fraud. Ask each credit bureau to take a report, and to place a "fraud alert" on your credit report.

Also, ask each credit bureau to send you a copy of your credit report, so you can determine the extent of any unlawful credit activity that may have taken place using your identity. If you already have a police report, file number or complaint number from your local law enforcement agency, you should give that information to the three major credit bureaus as well, to help them investigate any disputed accounts or other reports of fraud.

### **Step 3: Consider placing a security freeze on your credit report to prevent unauthorized release.**

Equifax Security Freeze; P.O. Box 105788 Atlanta, GA 30348  
<https://www.equifax.com/personal/credit-report-services/credit-freeze>

Experian Security Freeze; P.O. Box 9554; Allen, TX 75013  
<https://www.experian.com/freeze/center.html>

TransUnion Security Freeze; P.O. Box 2000; Chester PA 19106  
<https://www.transunion.com/credit-freeze>

### **Step 4: Contact the Fraud Department of each of your creditors and banks.**

Locate all your credit cards, your banks and other creditor information (such as utilities, cable, etc.) and contact their "fraud" departments. Report the fraud to each creditor, even if your account with that creditor has not been directly affected by the identity theft, to ensure each creditor is aware of the potential of a crime taking place. Ask each creditor to place a "fraud alert" on your account. If there are charges on your accounts that are illegal, most creditors will also ask you to submit a written report of the fraud, along with a police report, or a police complaint number or file number. If you need help with any of these steps, you may contact the Attorney General's Consumer Protection Unit at (800) 220-5424 to request the Attorney General's Identify Theft Victim Kit. This kit contains everything you need to promptly report identity theft, and also includes an Identity Theft Affidavit which you may use to submit your theft reports to your creditors.

### **Step 5: Report the fraud to the Federal Trade Commission.**

The Federal Trade Commission ("FTC") maintains a confidential, national Identity Theft database, and may also be able to assist in pursuing identity thieves through federal channels. The FTC may be reached at (877) IDTHEFT (877-438-4338).

**The Center for Global Programs & Services (CGPS) is always here to help. Please do not hesitate to contact our office at [oiiss@udel.edu](mailto:oiiss@udel.edu) or (302) 831-2115 for assistance.**