



# Identity Theft

Massachusetts Attorney General's Office



## Understanding ID Theft

Identity theft is a serious crime with serious costs for victims. ID theft occurs when someone obtains your personal information - such as your Social Security Number, credit card or account numbers, passwords, among others - to defraud or commit crimes. Victims of identity theft may lose significant money and time, and may find their reputation and credit rating has been damaged, affecting the ability to obtain loans for education or housing, approval for rental agreements, and approval for credit cards or large purchases requiring credit.

## How Thieves Obtain Personal Information

Identity thieves can steal your personal information from a number of sources, such as bank statements, discarded credit card and ATM receipts, stolen mail, pre-approved credit card applications, and passports, among others. Thieves may obtain these items by searching through your trash, or stealing a wallet or purse that contains credit cards, social security card, or driver's license.

Identity thieves may also obtain your personal information by way of the Internet or phone, including through unsecured Internet websites, fraudulent telemarketing calls, fraudulent emails and Internet websites, computer viruses and spyware, or even by using computer software found on public access computers or surreptitiously installed on home computers that log your keystrokes.

## Know Your Rights

Any entity (including individuals) that maintain or store personal information are now required by law ( [M.G.L. c. 93H](#) ) to notify the Attorney General's Office and the Office of Consumer Affairs and Business Regulations in the event of a data breach, in which access to that information is compromised. The notification must take place "as soon as practicable and without unreasonable delay," and must include the nature of the breach, the number of residents of the Commonwealth affected by the breach, and any steps the agency has taken or plans to take relating to the incident.

These entities must also notify affected residents in the event of a data breach. The notification must include the consumer's right to obtain a police report and any instructions for requesting a security freeze on a credit report. Consumers also must be allowed access to additional information such as the date or approximate date of the data breach and any steps the agency has taken or plans to take relating to the incident.

Notifications may be written, or distributed electronically. Notification to consumers may only be delayed if a law enforcement agency determines that notification will impede a criminal investigation.

### **Individuals in the Military**

If you are on active military duty, consider placing an alert on your credit file. An alert will appear on your credit file for a 12-month period and special care must be taken before extending credit in your name. It also means that for two years from the date you make a request to have an active military duty alert placed on your credit file, credit bureaus must exclude you from any lists of consumers they provide to any third party to offer credit or insurance to you when you did not initiate the transaction.

If you are a victim of identity theft contact the Upton Police Department to file a report.

Consumer and victim guide to identity theft:

<http://www.mass.gov/ago/docs/consumer/identity-theft-022708.pdf>