

IDENTITY THEFT

Protect Your Identity-About Identity Theft

Identity thieves are getting more sophisticated every day. They can steal your mail, get your personal information through e-mail or by phone, capture information on a data storage device, take your purse, rummage through your trash, get your credit report through unauthorized access; the list just keeps getting longer. Once they have your information, they use your name, Social Security number, credit card number, or other personal information to commit fraud or theft. They might:

- Run up charges on your credit card accounts
- Open new credit accounts or cellular phone service using your name
- Open a bank account in your name and write bad checks on it
- Create counterfeit checks or credit or debit cards, or authorize electronic transfers in your name, and drain your bank account
- Buy a car by taking out an auto loan in your name
- Get identification such as a driver's license issued with their picture in your name
- Call your credit card issuer to change the billing address on your account. The imposter then runs up charges on your account. Because the bills are being sent to a different address, it may be some time before you realize there's a problem

Problems that result, such as unpaid bills, are reported on your credit report.

Protect Your Identity-Preventing Identity Theft

- Give your Social Security number only when absolutely necessary. Ask to use other types of identifiers when possible.
- Sign credit/debit card when they arrive. It's harder for thieves to forge your signature.
- Carry only the cards you need. Extra cards increase your risks and your hassle if your wallet is stolen.
- Keep your PIN numbers secret. Never write a PIN on a credit/debit card or on a slip of paper kept with your card
- Avoid obvious passwords. Avoid easy-to-find names and numbers like your birthday and phone number
- Store personal information in a safe place at home and at work
- Don't give card numbers to strangers. Confirm whether a person represents a company by calling the phone number on your account statement or in the telephone book
- Watch out for "shoulder surfers." Use your free hand to shield the keypad when using pay phones and ATMs.

- Beware of blank spaces. Draw a line through blank spaces on credit slips. Never sign a blank slip.
- Keep your receipts. Ask for carbons and incorrect charge slips as well.
- Destroy documents with account information. Stop thieves from finding information in the trash by tearing up or shredding receipts, credit offers, account statements, expired cards, etc.
- Protect your mail. Ask your local U.S. Postal Service to put your mail on hold when you are traveling and can't pick it up.
- Make life difficult for hackers. Install firewalls and virus-detection software on your home computers. If you have a high-speed Internet connection, unplug the computer's cable or phone line when you aren't using it.
- Keep a record of your cards and accounts. List numbers, expiration dates and contact information in case there is a problem.
- Pay attention to your billing cycles. A missing bill could mean a thief has taken over your account.
- Promptly compare receipts with account statements. Watch for unauthorized transactions. Shred receipts after verifying the charge on your monthly statement

- Check your credit report once a year. Check if more frequently if you suspect someone has gotten access to your account information.

Despite these precautions, problems can still happen. If a card is missing or you suspect another problem, notify the company immediately.

Protect Your Identity – Reporting Identity Theft

Identity theft is a serious crime that should be reported. If you become an ID theft victim, file a report with your local police. Keep a copy of the police report, which will make it easier to prove your case to creditors and retailers. Contact the credit-reporting bureaus and ask them to flag your account with a fraud alert, which ask merchants not to grant new credit without your approval. Close your accounts, call the security or fraud departments of each company and follow up in writing with copies of supporting documents.

To simplify the lengthy credit-repair process, the FTC now offers and ID Theft Affidavit you can use to report the crime to most of the parties involved. Request a copy of the form by calling toll-free 1-877-ID-THEFT (438-4338) or visiting www.consumer.gov/idtheft. All three credit bureaus and many major creditors have agreed to accept the affidavit. When dealing with ID theft, you can also get advice from the Identity Theft Resource Center at [www.idtheftcenter.org](http://wwwidtheftcenter.org).

The FTC also publishes a series of publications about the importance of personal information privacy. To download copies go to WWW.ftac.gov or request free copies of brochures by calling

1-877-
FTC-HELP (382-4357).

