

## **Fighting Back Against Identity Theft**

**Identity theft is a serious crime in today's environment. This crime occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.**

**DETER identity thieves by safeguarding your information.**

**SHRED** financial documents and paperwork with personal information before you discard them.

**PROTECT** your Social Security number. Do not carry your card in your wallet or write your number on a check. Give it out only if absolutely necessary or ask to use another identifier.

**DO NOT GIVE** out personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with.

**NEVER** click on links sent in unsolicited emails; instead, type in a web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up to date. Visit [OnGuardOnline.gov](http://OnGuardOnline.gov) for more information.

**DO NOT USE** an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.

**KEEP** your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your home.

**DETECT suspicious activity by routinely monitoring your financial accounts and billing statements.**

Be alert to signs that require immediate attention:

Bills that do not arrive as expected.  
Unexpected credit cards or account statements.  
Denials of credit for no apparent reason.  
Calls or letters about purchases you did not make.

**INSPECT:**

**YOUR CREDIT REPORT.** Credit reports contain information about you, including what accounts you have and your bill paying history. The law requires the major nationwide consumer reporting companies; Equifax, Experian, and TransUnion, to give you a free copy of your credit report each year if you ask for it.

Visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or call 1-877-322-8228, a service created by these three companies, to order your free credit report each year. You can also write to the following address: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

**YOUR FINANCIAL STATEMENTS.** Review financial accounts and billing statements regularly, looking for charges you did not make.

**DEFEND against ID theft as soon as you suspect it.**

**PLACE a “FRAUD ALERT”** on your credit reports, and review the reports carefully. The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient.

Equifax: 1-800-525-6285  
Experian: 1-800-397-3742  
TransUnion: 1-800-680-7289

Placing fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you did not open, and debts on you accounts that you can not explain.

**CLOSE ACCOUNTS.** Close any accounts that have not been tampered with or established fraudulently. Call the security or fraud department of each company where an account was opened or changed without your okay. Follow up in writing, with copies of supporting documents.

Use the ID Theft Affidavit at [ftc.gov/idtheft](http://ftc.gov/idtheft) to support your written statement.

Ask for verification that the disputed account has been closed and fraudulent debts discharged.

Keep copies of documents and records of your conversations about the theft.

**FILE A POLICE REPORT.** File a report with law enforcement officials to help you with creditors who may want proof of the crime.

**REPORT the THEFT to the FEDERAL TRADE COMMISSION.** Your report helps law enforcement officials across the country in their investigations.

Online: [ftc.gov/idtheft](http://ftc.gov/idtheft)

By phone: 1-877-438-4338 or TTY: 1-866-653-4261

By mail: Identity Theft Clearinghouse, Federal Trade Commission, Washington DC 20580

## **COMMON WAYS ID THEFT HAPPENS**

Skilled identity thieves use a variety of methods to steal your personal information, including the following;

**DUMPSTER DIVING.** They rummage through trash looking for bills or other personal information.

**SKIMMING.** They steal credit/debit card numbers by using a special storage device when processing your card.

**PHISHING.** They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.

**CHANGING YOUR ADDRESS.** They divert your billing statements to another location by completing a “change of address” form.

**“OLD FASHIONED” STEALING.** They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new check and tax information. They steal personal records from employers, or bribe employees who have access.

*This information is courtesy of the Federal Trade Commission. For further information please visit [ftc.gov/idtheft](http://ftc.gov/idtheft) or to request copies of ID theft resources by writing:*

*Consumer Response Center  
Federal Trade Commission  
600 Pennsylvania Avenue, NW, H-130  
Washington, DC 20580*