HOW TO PROTECT YOURSELF FROM

Identity Theft

Distributed by
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Identity Theft:
Prevention and Survival

Identity Theft occurs when someone wrongfully uses your personal identification to obtain credit, loans, services, or even rentals and mortgages in your name.

Theft of identity is fast becoming the most prevalent and costly financial crime in the nation. Researchers estimate that criminals steal more than 600,000 victims' identities each year, costing consumers and the financial industry billions of dollars.

Credit identity theft may occur in daily consumer transactions using a variety of ways including mail theft, dumpster diving, insider access, purse or wallet loss, computerized information services, or the internet.

Oftentimes, consumers are not aware that their identities have been stolen and how it may effect their lives. If someone has fraudulently obtained a credit card in your name, he or she may be ruining your credit and your reputation.

The following is advice on how consumers may reduce the chances of identity theft in their everyday lives.

Identity Theft:
How to Protect Yourself

• Never provide any personal, bank account or credit card information to anyone who contacts you through a telephone solicitation.

• Destroy all ATM and bank receipts, old insurance forms, bank checks, expired credit cards, pre-approved credit offers and any other papers that include personal information, identification, and account numbers.

• Check all credit card and bank statements for accuracy.

• Use only secure sites when making on-line purchases. Secure pages begin with "https".

• Safeguard your SSN, credit cards, and account numbers from fraudulent use.

• Do not put checks in the mail from your home mailbox. Drop them off at a U.S. Mailbox or the U.S. Post Office. Mail theft is common. It's easy to change the name of the recipient on the check with an acid wash.

• Cancel all credit cards you do not use or have not used in the past six months.

• Avoid easy to figure out access and personal ID (PIN) codes.

• Obtain a copy of your credit report yearly and check it for accuracy.

Identity Theft:
If You Become a Victim

If you become a victim of identity theft, the following tips are offered to help a person report and document the theft.

• Report the crime to police immediately.
• Contact your banker.
• Notify each of your credit card issuers about the crime.
• Call the fraud units of the three major credit reporting agencies.
• Notify your gas, electric, water and trash utilities that you are the victim of identity theft, and alert them to the possibility that the thief may try to establish accounts using your identification information.
• If your Social Security number has become associated with dishonored checks and bad credit, it is possible in extreme cases, to obtain a new Social Security number.
• If you suspect that an identity thief has stolen your mail or has filed a change of address request in your name, notify the Postal Inspector.
• Follow-up contacts with letters and keep copies of all correspondence.
• Check each credit report carefully when you receive it. Look for accounts that you have not applied for and for charges you have not incurred.

Important Phone Numbers

Credit Reporting Bureaus

Equifax (www.equifax.com):
Report Fraud   888-766-0008
Order Credit Report   800-685-1111
Experian (www.experian.com):
Report Fraud   888-397-3742
Order Credit Report   888-397-3742
Trans Union (www.transunion.com):
Report Fraud   800-680-7289
Order Credit Report   800-888-4213

Reporting Fraudulent Check Use

Check Rite   800-638-4600
Chexsystems   800-328-5121
TeleCheck   800-710-9898
Scan   800-262-7771

Reporting Mail Fraud

United States Postal Inspection Service
www.usps.com/postalinspectors
Phone: 313-226-8184

Annual Credit Report

The Fair and Accurate Credit Transactions Act of 2003 allows consumers to obtain a free copy of their credit reports from each credit bureau free of charge once every 12 months.

Website: www.annualcreditreport.com
Phone: 1-877-322-8228
Hearing Impaired   1-877-730-4104