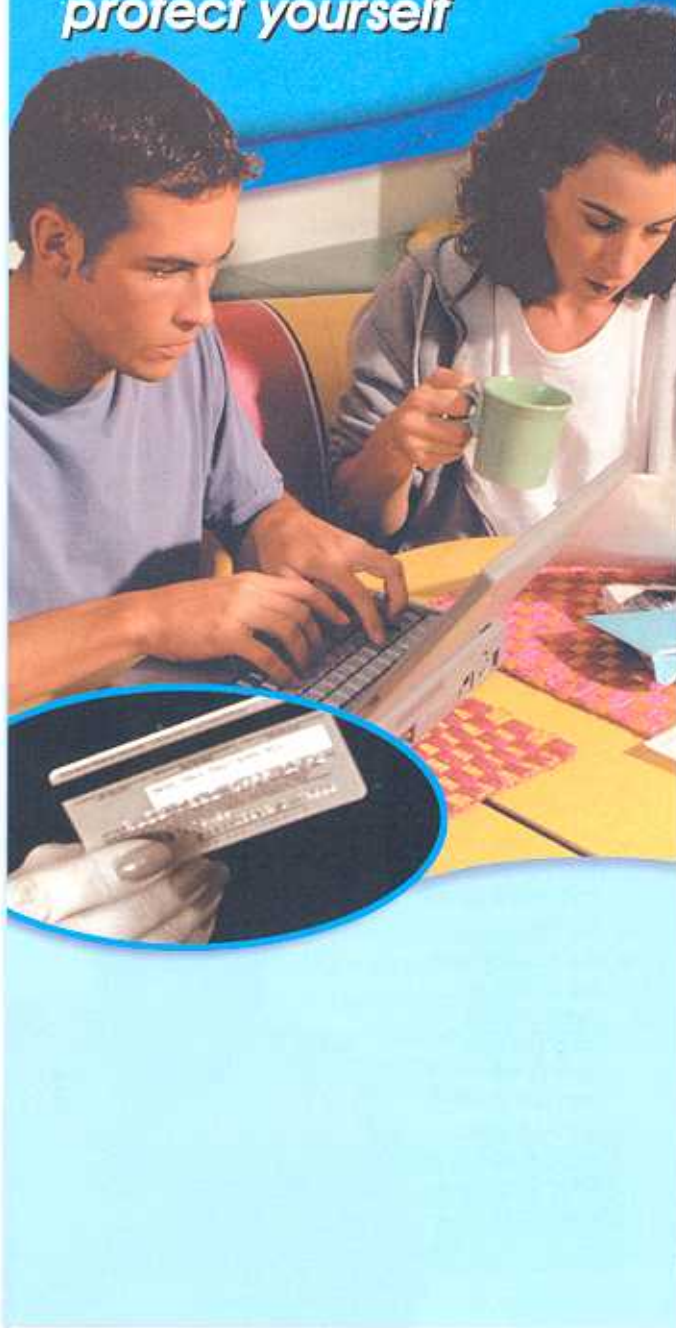


# **Identity Theft**

*How to  
protect yourself*



## Your personal information is valuable!

Identity thieves can use it to:

**Drain your bank account,**  
by using your checks or debit cards

**Open new credit card accounts**  
and run up bills  
in your name

**Open new bank accounts**  
in your name and  
use them to write  
bad checks

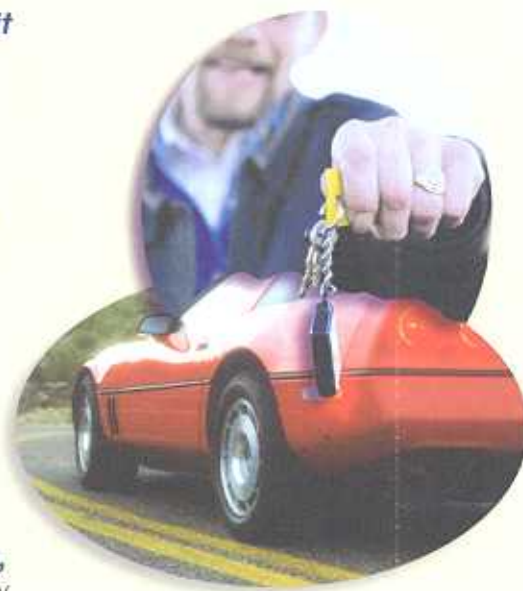
**Buy cars**  
with auto loans  
in your name

**Establish phone or wireless service,**  
or accounts with utility  
companies in your name

**Give a new mailing address**  
to your credit card company while stacking up  
charges on your account (you may not be aware  
there's a problem for some time)

**File for bankruptcy**  
in your name to avoid paying debts incurred  
under your name—or to avoid being evicted.

**But there's a lot you can do to protect yourself!**



## Protect your personal information.

**Beware of identity thieves.**  
Identity thieves can use information you give by mail or phone or over the Internet. Never give out personal information, such as credit card numbers, unless you initiated the contact.

- Ask questions.**  
Before revealing personal data, find out:
- How will it be used?
  - Will it be shared?
  - Can I choose to keep it confidential?

**Check your billing dates.**  
Contact your creditors or other institutions if monthly statements don't arrive on time. Review all statements closely and watch out for extra charges.

**Lighten your wallet.**  
Carry only the credit cards and personal information you need.



- Protect your mail and other documents.**
- Use collection boxes or a local post office to deposit outgoing mail.
  - Collect incoming mail promptly.
  - Tear or shred unwanted credit and other offers, receipts and personal records before throwing them away.

**Check your credit report at least once a year. (See the last panel of this folder.) Contact the creditor if a report seems incorrect.**

## Common sense is key.

### Be smart on the Internet.

- Shop only at secured Web sites. Look for the closed padlock at the bottom of your browser or "https://" in the address. The "s" means secure.
- Install up-to-date security software on your computer.
- Use a credit card instead of a debit card.
- Do some research. Find out if a physical business address exists.

### Be smart on the street.

- Memorize your SSN and store your card safely.
- Only give out your SSN if absolutely necessary. Remember—you don't have to give your SSN just because someone asks for it.
- Be careful when using ATM cards. Make sure no one is watching you enter your PIN.
- Always carry your wallet or purse safely—never leave it unattended in a shopping cart, at the beach, etc.

### Report losses immediately.

Alert the police or sheriff, your bank and credit card companies.

### If you're a victim of identity theft— or think you may be:

- Contact the fraud departments of each of the 3 major credit bureaus (see next panel).
- Contact the security or fraud departments at each of your creditors, and follow up with a letter.
- File a report with the police or sheriff in your community (and in the relevant town or city, if you know where the crime took place).



## Sources of help



### Contact the Federal Trade Commission's Identity Theft Hotline.

Call 1-877-438-4338 or 1-202-326-2502 (TDD).  
Or visit their Web site at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

### Monitor your credit report.

Here's how to contact the 3 main credit bureaus in the U.S.:

- Equifax ([www.equifax.com](http://www.equifax.com))  
**For credit reports call:**  
1-800-685-1111  
**To report fraud call:**  
1-800-525-6285  
1-800-255-0056 (TDD)
- Experian ([www.experian.com](http://www.experian.com))  
**For credit reports call:**  
1-888-397-3742  
**To report fraud call:**  
1-888-397-3742  
1-800-972-0322 (TDD)
- TransUnion ([www.transunion.com](http://www.transunion.com))  
**For credit reports call:**  
1-800-916-8800  
**To report fraud call:**  
1-800-680-7289  
1-877-553-7803 (TDD)

**Take steps today  
to keep your good name  
in good standing!**

## What is identity theft?

*It's stealing someone's personal information and using it to commit fraud or theft. Identity theft is a serious crime.*

### **Identity thieves prey on anything that reveals personal information.**

They use it to find out a victim's:

- name
- address and date of birth
- Social Security number (SSN)
- telephone or calling card number
- bank account or credit card numbers
- other personal information, such as passwords and family names.

### **It's a growing problem.**

For the victim, it can mean:

- denial of credit and loan applications
- bad credit ratings
- false arrests and criminal records
- high costs correcting the problem
- devastating loss of privacy and security.



## Identity thieves get personal information in many ways.

They may:

### **Practice "dumpster diving,"**

to get information from trash found at homes or workplaces

### **Steal wallets or purses**

for IDs, credit cards and other information (or they can enter your home to steal personal data)

### **Steal mail,**

such as bank statements, bills, credit card offers and tax information

### **Pose as a rental agent or employer**

to get credit reports

### **Go online**

to steal information you may share on the Internet

### **Pay an "insider"**

at a store or at work who has access to personal information.



**Victims can have their identities stolen for months or years and not even know it!**