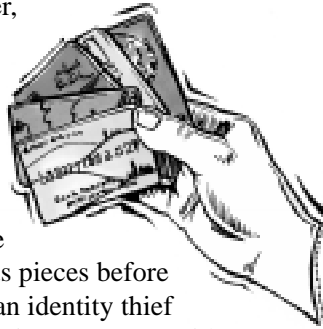


# Identity Theft

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What kind of identification is most important to you? Your identity and credit rating are probably the most important things you own. You need to be very careful to protect these from today's new crooks – identity thieves – who obtain control over your finances and create many problems for you. Identity thieves have been on the scene since the early 1990s. Beware.

Identity thieves will steal your identification information from any source and use your personal information such as your Social Security number, date of birth, mother's maiden name, credit cards, and bank account numbers to commit fraudulent acts in your name. Be sure that any prescreened credit card applications and other pertinent information are shredded or torn into numerous pieces before disposing of them. That is all an identity thief would need to open an account in your name without your knowledge.



Identity thieves live on our day-to-day transactions. This has become a prevalent and costly epidemic in America. Each year, as many as 750,000 people become new victims, and losses total more than \$500 million. Victims may include consumers, merchants, financial institutions, and others. Perhaps the most important personal identity is your Social Security card. Do NOT carry it with you but leave it in a safe place at home. For the identity thief, this is an especially hot item because that number is often the key to opening money doors.

Do NOT give your Social Security number just because a business asks for it. Find out:

- Why does the business need it?
- How will it be used?
- Does the law require you give the number, and what happens if you don't?

Another DON'T is putting your Social Security number on your checks.

Although identity theft cannot be stopped totally, each of us, as consumers, can take preventative steps to keep it from happening to us. These steps include:

1. Do NOT give personal information such as your Social Security number or account number over the phone, through the mail, or over the Internet.
2. Cut up or shred old credit cards and credit card receipts as well as old checks, deposit slips, and other items with your account numbers on them.
3. Place passwords on your credit cards, bank account(s), and phone accounts.
4. Protect your ATM personal identification number (PIN). Do NOT make it your birth date or street address. Make it difficult for anyone to figure out.
5. Carry only a few credit cards and a minimum amount of identification information with you.
6. Pay strict attention to your billing cycles and check your statements carefully.
7. Order copies of your credit report from each of the three major credit bureaus once or twice a year to be sure they are accurate.
8. Do NOT sign up for or use Web sites that require you to fill out personal information forms.
9. NEVER provide your home address or Social Security number to anyone when you make a credit card purchase. If a clerk gives this information over the phone, demand to know to whom it was given and why.
10. Use ATMs only in well-lit, busy, accessible areas, especially at night. Cover the screen so others may not see your PIN.

Use common sense and be suspicious when things don't seem right. Store your personal information in a safe place in your home. This would include a list of all your credit card numbers and account numbers, along with customer service phone numbers.

If you are a victim or suspect you are a victim of identity theft, there are three things you **MUST** do:

1. Contact the fraud department of each of the three major credit bureaus. Report your identity theft and request that a “fraud alert” be placed in your file. Also request a copy of your credit report. The three credit bureaus are:

**TransUnion LLC**  
**Consumer Disclosure Center**  
P.O. Box 1000  
Chester, PA 19022  
[www.tuc.com](http://www.tuc.com)

**Equifax Information Services LLC**  
P.O. Box 74241  
Atlanta, GA 30374  
[www.equifax.com](http://www.equifax.com)

**Experian**  
P.O. Box 2104  
Allen, TX 75013  
[www.experian.com](http://www.experian.com)

2. Contact the security departments of the appropriate creditors or financial institutions. Follow up with a certified letter and return mail receipt. Close all accounts that have been tampered with.
3. File a report with your local police or the police in the area where the identity theft took place. Get a copy of the police report.

Although the Federal Trade Commission does not have the authority to bring criminal cases, you may want to file a complaint with it by contacting its Identity Theft Hotline (**1-877-438-4338**). The commission can provide information to help victims resolve problems.

Be aware that as a victim of identity theft, you need to be patient, savvy, and assertive. Keep accurate records of all you do.

Be alert to what is happening in the world of identity theft and protect yourself as carefully as you can so that you do not fall victim to this crime.