



Identity Theft

Identity Theft is one of the fastest growing crimes in the United States!

Skilled identity thieves use a variety of methods to **steal** your personal information:

- Rummaging through your trash (*dumpster diving*)
- Stealing credit and debit card numbers as they are processed by use of a special information storage device (*skimming*)
- Stealing wallets, purses, and mail
- Posing as a legitimate business person or government official

Prevention Tips

- Secure your mailbox or retrieve your mail quickly to limit the risk of stolen mail. **All outgoing correspondence dealing with finances should be placed into a secure Post Office mail receptacle.**
- If your mail has been tampered with or stolen, contact Postal authorities and **consider yourself at risk**.
- Only carry your Social Security card, Birth Certificate, or Passport **when you need them**.
- Reduce the number of credit cards you carry to a **minimum**.
- **Keep a list of your credit and bank accounts in a secure place. Copy the contents of your wallet and do the same.**
- **Never** give personal information over the phone or the Internet unless you are certain of the caller's identity. **Never** comply with any request for information in connection with a transaction **that you did not initiate**.
- Immediately **shred** pre-approved credit offers that you don't use. To request these offers be stopped, call **1-888/567-8688**.
- **Never** have your Social Security or Driver's License number printed on checks.
- Consider listing only your name and number in the telephone book.



If Your Identity Has Been Stolen ...

... **Take the following steps immediately.** Follow up all calls **in writing**, reiterating your requests, and **log** all dates and time spent solving the problem.

1. **Place a fraud alert on your credit reports and review them** by calling the fraud units of the three credit reporting bureaus. **Add a victim's statement** to your report that requests they contact you to verify future credit applications.

Equifax Credit Information Services - Consumer Fraud Division

P.O. Box 105496
Atlanta GA 30348-5496
Tel: (800) 525-6285
www.equifax.com

Experian

P.O. Box 2104
Allen TX 75013-2104
Tel: (888) 397-3742
www.experian.com

Trans Union Fraud Victim Assistance

P.O. Box 390
Springfield PA 19064-0390
Tel: (800) 680-7289
www.transunion.com

2. **Close any accounts that have been tampered with or opened fraudulently.** These accounts include those with banks, credit card companies and other lenders, phone companies, utilities, ISPs, and other service providers. Be sure to use a new PIN number when opening new accounts and ask your company's representative about fraud dispute forms.
3. **File a report with the local police in the community where the identity theft took place.** Obtain a copy of the report. If you are unable to get a copy, at least be sure to have the report number.
4. **File a complaint with the Federal Trade Commission (FTC).** This will assist in tracking down identity thieves and stopping them.

By Phone: 877/382-4357 TDD: 202/326-2502

By Mail: Consumer Response Center
Federal Trade Commission
600 Pennsylvania Ave, NW
Washington, DC 20580

On the Web: www.ftc.gov/ftc/complaint.htm

Consumer Information: www.ftc.gov/ftc/consumer.htm