

Identity Theft

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What is identity theft?

How can someone steal your identity? Identity theft occurs when someone uses your personal information such as your name, Social Security number, credit card number or other identifying information, without your permission to commit fraud or other crimes.

Identity theft is a serious crime. People whose identities have been stolen can spend months or years – and their hard-earned money – cleaning up the mess thieves have made of their good name and credit record. In the meantime, victims may lose job opportunities, be refused loans, education, housing or cars, or even get arrested for crimes they didn't commit.

How do they go about stealing my identity?

Identity thieves may use a variety of low- and high-tech methods to gain access to your personally identifying information. For example:

- ❖ They get information from businesses or institutions by:
 - stealing records from their employer,
 - bribing an employee who has access to the records,
 - conning information out of employees, or
 - hacking into the organization's computers.
- ❖ They rummage through your trash, the trash of businesses, or dumps in a practice known as "dumpster diving."
- ❖ They obtain credit reports by abusing their employer's authorized access to credit reports or by posing as a landlord, employer or someone else who may have a legitimate need for and a legal right to the information.
- ❖ They steal credit and debit card account numbers as your card is processed by using a special information storage device in a practice known as "skimming."
- ❖ They steal wallets and purses containing identification and credit and bank cards.
- ❖ They steal mail, including bank and credit card statements, pre-approved credit offers, new checks, or tax information.
- ❖ They complete a "change of address form" to divert mail to another location.
- ❖ They steal personal information from your home.
- ❖ They scam information from you by posing as a legitimate business person or government official.

How can I tell if I'm a victim of identity theft?

- ❖ Monitor the balances of your financial accounts. Look for unexplained charges or withdrawals.
- ❖ Other indications of identity theft include:
 - failing to receive bills or other mail, which may signal an address change by the identity thief,
 - receiving credit cards for which you did not apply,
 - being denied credit for no apparent reason, or
 - receiving calls or letters from debt collectors or businesses about merchandise or services you did not buy.

Although any of these indications could be a result of a simple error, you should not assume that there's been a mistake and do nothing. Always follow up with the business or institution to find out.

What can I do to protect myself?

As with any crime, you can't guarantee that you will never be a victim, but you can minimize your risk. By managing your personal information wisely, cautiously and with an awareness of the issue, you can help guard against identity theft.

- ❖ Don't give out personal information on the phone, through the mail or over the Internet unless you've initiated the contact or are sure you know who you're dealing with. Identity thieves may pose as representatives of banks, Internet service providers (ISPs) and even government agencies to get you to reveal your Social Security number (SSN), mother's maiden name, account numbers, and other identifying information. Before you share any personal information, confirm that you are dealing with a legitimate organization. You can check the organization's Web site as many companies post scam alerts when their name is used improperly, or you can tell customer service by using the number listed on your account statement or in the telephone book.
- ❖ Don't carry your SSN card; leave it in a secure place.
- ❖ Secure personal information in your home, especially if you have roommates, employ outside help or are having service work done in your home.
- ❖ Guard your mail and trash from theft:
 - Deposit outgoing mail in post office collection boxes or at your local post office, rather than in an unsecured mailbox. Promptly remove mail from your mailbox. If you're planning to be away from home and can't pick up your mail, call the U.S. Postal Service at 1-800-275-8777 to request a vacation hold. The Postal Service will hold your mail at your local post office until you can pick it up or are home to receive it.
 - To thwart an identity thief who may pick through your trash or recycling bins to capture your personal information, tear or shred your charge receipts, copies of credit applications, insurance forms, physician statements, checks and bank statements, expired charge cards that you're discarding, and credit offers you get in the mail. If you do not use the pre-screened credit card offers you

receive in the mail, you can opt out by calling 1-888-5-OPTOUT (1-888-567-8688). Please note that you will be asked for your Social Security number in order for the credit bureaus to identify your file so that they can remove you from their lists and you still may receive some credit offers because some companies use different lists from the credit bureaus' lists.

- ❖ Carry only the identification information and the number of credit and debit cards that you'll actually need.
- ❖ Have passwords for your credit card, bank and phone accounts. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your SSN or other phone number, or a series of consecutive numbers. When opening new accounts, you may find that many businesses still have a line on their applications for your mother's maiden name. Use a password instead.
- ❖ Ask about information security procedures in your workplace or at businesses, doctor's offices or other institutions that collect personally identifying information from you. Find out who has access to your personal information and verify that it is handled securely. Ask about the disposal procedures for those records as well. Find out if your information will be shared with anyone else. If so, ask if you can keep your information confidential.
- ❖ Give your SSN only when absolutely necessary. Ask to use other types of identifiers when possible. If your state uses your SSN as your driver's license number, ask to substitute another number. Do the same if your health insurance company uses your SSN as your account number.
- ❖ Pay attention to your billing cycles. Follow up with creditors if your bills don't arrive on time. A missing bill could mean an identity thief has taken over your account and changed your billing address to cover his tracks.
- ❖ Be wary of promotional scams. Identity thieves may use phony offers to get you to give them your personal information.
- ❖ Keep your purse or wallet in a safe place at work as well as any copies you may keep of administrative forms that contain your sensitive personal information.
- ❖ Cancel all unused credit accounts
- ❖ When ordering new checks, pick them up at the bank, rather than having them sent to your home mailbox.

Information on Credit Bureaus

If an identity thief is opening new credit accounts in your name, these accounts are likely to show up on your credit report. You can find out by ordering a copy of your credit report from any of three major credit bureaus. Check your credit carefully to make sure it is accurate. If you do find any inaccurate information, you should check your reports from the other two credit bureaus. Note: If your personal information has been lost or stolen, you should check all of your reports more frequently for the first year.

GOOD NEWS: A great way to keep tabs on your identity, and find out FAST if someone is opening accounts or credit cards in your name, is by checking your credit report. **Soon you'll be able to do it for free!** A recent amendment to the federal Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting agencies to provide you with a free copy of your credit report, at your request, once every 12 months, from www.annualcreditreport.com. The Federal Trade Commission (FTC), the nation's consumer

protection agency, has prepared a brochure, [Your Access to Free Credit Reports](#), explaining your rights and how to order a free annual credit report.

TIP: Since you get one free report from each of the 3 bureaus per year, do not request them all at once. Spread them out, since you then get three free “snapshots” of your credit per year – all the better to thwart Identity Theft!