

Guard Against Identity Theft

Steps you can take to avoid being the next victim!

How serious is the Problem?

Government officials call identity theft “the fastest growing crime in the nation”, with over 40,000 people affected last year alone. The average financial loss to an identity fraud victim is estimated at \$36,000.

Thieves obtain personal information such as, social security numbers, driver’s license numbers, credit card numbers and even birth certificates and passports. Accounts are then opened in the victims’ name for credit cards and loans with the mail diverted to a different address.

With this approach, it could take months or years to learn that you are a victim. Pay attention to the tips listed below.

How to guard against it

1. Remove mail promptly from your mailbox. Never use your mailbox for outgoing mail. Identity thieves raid mailboxes to steal credit card offers and financial statements.
2. Guard you social security number. Do not give out personal information like PIN or credit card numbers over the phone or the internet unless you initiated the transaction. Identity thieves often call you posing as an internet provider or credit card company to gain knowledge of your accounts.
3. Be very careful with receipts. Make sure you have them when you leave a store or ATM and do not throw them into a public trash can. Thieves use these receipts to access your accounts.
4. Review your credit report from time to time. For a nominal fee, the credit bureau will give you a copy to review. The major credit bureaus are:

Equifax: 800-685-1111 www.equifax.com

Experian: 888-397-3742 www.experian.com

Trans Union: 800-888-4213 www.tuc.com

5. Destroy pre-approved credit card offers before you throw them out. A home shredder is the best thing to use on financial statements, receipts, and old cancelled checks that you are discarding.
6. Account for all new checkbooks when you receive them in the mail. If you are missing, report stolen checks immediately. Keep new and cancelled checks in a safe place.
7. Block your ATM transactions with your body. Keep the keyboard from view and prevent someone from learning your personal identification number (PIN).
8. Commit all passwords and personal identification numbers to memory. The less you have on paper the less likely it is that someone will learn these numbers.
9. Be creative when you select a password. Don't be obvious like using your last 4 digits of your social security number, phone number, address, birth date or any format that could easily be decoded by thieves.

What to do if you are a victim

1. Contact your credit card company and your financial institution and close your accounts. The FBI suggests that you put passwords (not your mother's maiden name) on any new accounts you open.
2. Call the three major credit bureaus (numbers shown below) to tell them your identity has been stolen. Request that a "fraud alert" be placed on your file and that no new credit be granted without your approval.

Equifax: 800-525-6285

Experian: 888-397-3742

Trans Union: 800-680-7289

3. Call the Social Security Fraud Hotline: 800-269-0271
4. Contact the Federal Trade Commission (FTC) theft hotline: 1-877-438-4338
www.consumer.gov/idtheft
5. You should not only file a report with the police, but also get a copy of the report in case you need proof of the crime later for credit card companies etc.
6. If your checks are used fraudulently:

Checkrite: 800-766-2748

Chexsystems: 800-428-9623

Equifax: 800-437-5120

National Processing Company: 800-526-5380

Scan: 800-526-5380

Telecheck: 800-710-9898