



# What is Identity Theft?

When someone uses your name, Social Security number, credit card number, or some other piece of personal information without your knowledge for their own benefit, such as making unauthorized purchases, or opening new accounts in your name. Identity theft can cause wide-ranging long-term financial problems. Don't become a victim.

## To protect yourself from identity theft:

1. Be cautious about disclosing personal information and account numbers over the phone, by mail, or on the Internet - be sure that you are dealing with a reputable company, and that you understand how the information will be used.
2. Carry only the ID and credit cards you need to have with you to help prevent loss or theft - file others in a safe place at home.
3. When you receive a new card, sign and activate it immediately.
4. Do not carry your Social Security card with you - keep it in a secure place.
5. Memorize your pin numbers and passwords - don't carry them with you.
6. When choosing a password for an account, avoid easy-to-obtain passwords such as your mother's maiden name, birth dates, etc.
7. Never lend your credit card to anyone - you're responsible for paying the bill, and any problems with the bill can damage your credit rating.
8. Shred any documents that show your credit card information, Social Security number, or driver's license number before throwing them away.
9. Never write your account number on the outside of an envelope or a postcard.
10. Alert your card issuer if you do not receive your statements - someone may have taken them from your mailbox.
11. Destroy unwanted offers of pre-approved credit cards before throwing them away.
12. Keep good records - save your receipts and compare them with your monthly bill. Promptly report any problems to the company that issued the card. If you order by mail, phone or online, keep copies or printouts with details about the transaction.
13. Regularly check your credit report - changes and inaccuracies can be an early warning of identity theft.

## If you become a victim of identity theft:

1. Take action immediately - timely action may be your best defense.
2. Immediately contact the fraud division of the three credit reporting agencies to let them know you have been a victim of identity theft.
3. Request they place a "fraud alert" on your file, including a statement that creditors should get your permission before opening any new accounts in your name.
4. File a report with your local police department. Keep a copy in case your creditors need proof of the crime.
5. Call the Identity Theft Toll-Free Hotline at 1-877-IDTHEFT (1-877-438-4338). This is the central point of contact within the federal government for reporting incidents of identity theft.
6. Contact each creditor who has allowed a fraudulent account and close these accounts. Follow up in writing. If you open new accounts, be sure to place a password on the account.
7. If an identity thief has accessed your bank accounts, checking account or ATM card, close the accounts immediately.
8. Contact your local postal inspector if an identity thief has stolen your mail for access to new credit cards, bank and credit card statements, pre-approved credit offers and tax information or falsified change-of-address forms.
9. If it appears that someone is using your SSN when applying for a job, get in touch with the Social Security Administration (SSA) to verify the accuracy of your reported earnings and that your name is reported correctly.
10. If you suspect that your name or SSN is being used by an identity thief to get a driver's license, report it to your Department of Motor Vehicles. Also, if your state uses your SSN as your driver's license number, ask to substitute another number.
11. Request copies of your credit reports from the three credit reporting agencies. Review reports carefully to make sure no additional fraudulent accounts have been opened in your name or unauthorized changes made to your existing accounts. After 2-3 months, order new copies of your reports to verify your corrections and changes, and to make sure no new fraudulent activity has occurred.
12. Document all contacts with dates, names and phone numbers for your records.

Monitoring your credit history is a consumer's best plan for protecting their identities. We refer our clients to [www.privacyguard.com](http://www.privacyguard.com). This site offers a credit watch program that allows you to pull your scores and reports from the three major credit bureaus every 24 hours without causing a hard inquiry. You can test the site for three months and it will only cost you \$1.00. If you decide after 90 days that you would like to continue your credit watch membership, Privacy Guard will bill your credit card approximately \$12.50 per month. The credit watch program is separate from the CRC program and must be purchased by you through the vendor directly. In order to join the Privacy Guard program, you have to call (877)202-8828. It usually takes 48 hours to receive your first set of on-line credit reports and scores.