

Identity Theft



Take the Steps to Protect Yourself from Identity Theft

Thieves and con artists know countless ways to rip people off, so protecting your identity needs to be a high priority.

Identity theft occurs when someone uses your personal information, without your knowledge, to obtain credit cards, phone service and other types of loans. In other words, the thief uses your good credit to go on a spending spree.

To avoid being a victim, consumers need to pay extra attention as they go about their daily routine. Here are tips to protect yourself against the fastest growing crime in America.

Warning signs: You get bills, credit card statements, calls from businesses or collection agencies, or other notices for debts and purchases you know nothing about.

Consumer's Best Defense:

- Do not give credit card, Social Security numbers or other personal identifying information to anyone over the phone or in an e-mail unless you contact them first. Legitimate financial institutions never call customers asking for account information. Do not respond to e-mails or phone calls that warn of dire consequences unless you take action immediately.

(over)

Identity Theft Prevention

- Do not include your Social Security number on your checks or protest if printed on student or work IDs that others can see. Do not carry your Social Security card in your wallet.
- Protect your incoming and outgoing mail. Never leave outgoing mail in your mailbox or at your doorway. Instead deposit it in a blue collection box or take it to the post office. Leaving that red flag up on your mailbox can alert thieves that there is something of value in the box.
- To deter thieves from going through your garbage, shred credit card slips, monthly bank statements, loan checks and credit card offers.
- Place in a safe place your ATM, credit card receipts and bank information.
- Never leave your wallet unattended. Only carry with you the credit cards you plan to use.
- Closely review your credit card bills and bank statements. Report any unauthorized charges immediately.
- Carry only the credit or ID cards that you actually use in your wallet. Try and limit yourself to only one or two credit cards, a debit card and a few personal checks.
- If you become aware of anyone using your identity immediately notify creditors, law enforcement authorities and the major credit bureaus.
- Review your credit report at least once a year. To receive a free copy of your credit report go to www.annualcreditreport.com or call 877/322-8228.
- To opt-out of receiving pre-approved credit card or insurance offers, call 1/888/5-opt-out (888/567-8688).