

IDENTITY THEFT ALERT

What to watch out for and how to prevent it.

<p>1. SOCIAL SECURITY NUMBER</p> <ul style="list-style-type: none">• Guard it closely• Before providing, ask if another piece of ID can be used• Never verbally provide a Social Security number to an unverifiable source	<p>2. CHECKS</p> <ul style="list-style-type: none">• Have only first initial and last name printed on checks• Use work phone number• Use P.O. Box as address• Use last four digits of account number on the “for” line when paying bills.• Close inactive accounts	<p>3. CREDIT CARDS</p> <ul style="list-style-type: none">• Monitor your credit report through companies such as Experian, Equifax, or TransUnion• Match credit card receipts and statements• Destroy old and expired credit cards• Close inactive accounts
<p>4. MAIL</p> <ul style="list-style-type: none">• Put mail on “vacation hold” at post office when traveling• Do not mail bill payments and checks from home mail box• Check with post office if you do not receive mail for more than two consecutive days	<p>5. AT HOME</p> <ul style="list-style-type: none">• Invest in a shredder• Keep copies of driver’s license and credit cards in a secure place in case they are stolen• Instruct children what information they should not give over the phone, i.e. home address, name etc.	<p>6. TELEPHONE</p> <ul style="list-style-type: none">• Do not use the word “yes” when a caller uses your name to verify who they are speaking to; thieves are taping this and making illegal purchases• Never give personal information over the phone
<p>7. COMPUTER</p> <ul style="list-style-type: none">• Update virus protection regularly• Use firewall program• Use a secure website browser that scrambles information sent• Use a “wipe” utility program to erase personal information when discarding it	<p>8. ATM’S</p> <ul style="list-style-type: none">• Look at ATM’s closely before using. Thieves are attaching skimming devices• Memorize PIN, never write it on the back of the card• Always shield keypad	<p>8. PASSWORDS</p> <ul style="list-style-type: none">• Do not use numbers associated with personal birthday, anniversary, Social Security number, phone number, etc.• Do not use name or names of family members, friends, pets, etc.• Never tell anyone or write it down

Five Important Questions

- 1.) Do you throw bank statements, credit card offers, and receipts in the trash without shredding them?
- 2.) Do you send outgoing mail from your home?
- 3.) Do you provide your Social Security number without asking questions about how this information will be safeguarded?
- 4.) Do you carry your Social Security card in your wallet?
- 5.) Are you required to use your Social Security number as an employee ID or at college as a student ID?

If you have answered yes to any of these questions, you may be at risk for Identity Theft.

How are Thieves getting information?

- Trash
- Loan/Credit Applications
- Wallet/Purse
- Hospital, bank, school, and business files
- Mail, email, telephone
- Hacking into a computer
- Public Conversations
- Removing credit card statements from the house
- Changing address at post office and redirecting mail

WARNING SIGNS

- Collection calls
- Denied credit
- Driver's license revoked
- Changes on bills not authorized
- Bills on accounts never opened
- No bill for a billing cycle
- Unusual purchases on credit card accounts

Clearing Your Name

- File a police report
- File report with the Federal Trade Commission
- Call all financial institutions
- Get credit report
- Stop payment on cards and checking accounts
- Do not change social security number
- Get new driver's license and cancel old one
- Do not pay bills that are not verifiable

Resources Available

Consumer Organizations:

- www.consumer-action.org – provides publications on secured credit
- www.identitytheft.org – provides assistance with resources, books and legal aid
- www.idtheftcenter.org – provides support and assistance to victims

Credit Reporting Bureaus:

- www.annualcreditreport.com
- Equifax – www.equifax.com – (800) 685-1111
- Experian – www.experian.com – (888) 397-3742
- TransUnion – www.transunion.com – (800) 888-4213