

## Preventing Identity Theft

Identity theft occurs when an offender steal pieces of personal identifying information. It might include: name, address, date of birth, Social Security number, mother's maiden name, etc. in order to gain access to another person's financial accounts. Once this information is in the hands of an offender, they may open new credit card or bank accounts, purchase a car, apply for loans, Social Security benefits, rent an apartment, etc. – all in someone else's name!

Here are a few tips to help you protect your identity (from the U.S. Postal Inspection Service, the U.S. Secret Service, financial and retail industries and other members of the Financial Industry Mail Security Initiative (FIMSI)):

1. Deposit outgoing mail at a Post Office or a blue U.S. Postal Service collection box, or give it directly to your letter carrier.
2. Shred or tear up unwanted documents that contain personal information before discarding them.
3. Review your consumer credit reports annually.
4. NEVER give personal information over the phone or the Internet unless YOU initiated the contact.
5. Report lost or stolen cards to the issuer immediately.
6. Sign your new credit cards BEFORE someone else does.
7. Memorize your Social Security number and passwords – DO NOT carry them with you. Don't use your date of birth as a password.
8. Check expiration dates on credit cards and contact the issuer if you don't get a replacement before they expire. This goes for financial statements and bills as well.
9. Match credit card receipts against monthly bills and check financial statement for accuracy.

Report ID theft online with the Federal Trade Commission at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or call its Identity Theft Hotline at

1-877-IDTHEFT.

**Internet Safety:** NEVER enter your credit card or other financial account information/numbers at a Web site UNLESS it offers a secure transaction. A secure transaction will have these two features:

1. An icon of a lock in the bottom right of the Web browser page
2. The URL address for the Web page changes from "http" to "**https**" for the page asking you to enter personal data

**Reporting credit card fraud:** Report fraud to one of the major credit reporting agencies below.

- Equifax: 800-525-6285  
[www.equifax.com](http://www.equifax.com)
- Experian: 888-397-3742  
[www.experian.com](http://www.experian.com)
- TransUnion: 800-680-7289  
[www.transunion.com](http://www.transunion.com)

### **Major Credit Card Web Sites**

American Express: [www10.americanexpress.com](http://www10.americanexpress.com)

Discover: [www.discovercard.com/discover/data/products](http://www.discovercard.com/discover/data/products)

MasterCard: [www.mastercard.com/education/fraud](http://www.mastercard.com/education/fraud)

Visa: [www.usa.visa.com/personal](http://www.usa.visa.com/personal)

### **Ordering a FREE annual credit report**

[www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228