



Identity Theft... Prevention

Identity Theft is the act of using someone's personal information (such as a name, account number, driver's license, health insurance card, or Social Security number, etc.) without that person's knowledge, and using

the assumed identity to commit fraud or theft. Often, the personal information is used to apply for loans or open credit-card accounts. Some victims have lost job opportunities, been refused loans and housing, or been left with destroyed credit.



Victims and financial experts offer a variety of precautions to help protect against this crime, including:

- Keep track of personal information and only share the information with a company that is known and trusted. *Read and understand the fine print in every document.*
- Protect your Social Security number and mother's maiden name. Avoid giving personal information out over the phone. Avoid posting your Social Security number on your checks, outside of envelopes, etc.
- Minimize the number of identification information and financial cards carried in a wallet and sign all new credit cards upon receipt. Write "Check ID" after your signature as a note to shopkeepers to ask for identification.
- Keep new and canceled checks in a safe place, and report lost or stolen checks to the issuing financial institution immediately.
- Never leave receipts at ATM machines, bank counters, public trash receptacles, or unattended gas pumps. Save them to match against your monthly bills, and then shred them.
- Buy only from secure Internet sites. Look for the closed lock icon to appear at the bottom of your browser or "https" to display in the URL to check the site's security status.
- Shred any documents that have any personal information or credit account numbers on them before discarding, including tax returns and unwanted credit card offers.
- Report all lost or stolen credit cards. If you applied for a new credit card and it has not arrived in a timely manner, call the bank or credit card company that is issuing the card.
- Follow up with creditors if bills do not arrive on time. A missing credit card bill could mean an identity thief has changed your billing address to cover his/her tracks.
- Notify the Credit Union, credit card companies and other financial institutions in advance of any change of address or telephone number. Make sure to contact the sender if your statements are not received in the mail by their usual time.
- Monitor your credit. Check your credit report regularly from the three national credit reporting agencies for any unfamiliar changes, such as new accounts, inquiries, or public records.
- Review your Social Security Earnings and Benefits Statement annually to check for fraud. If you haven't received one lately, you can call 1-800-772-1213.
- By keeping an eye on your statements and regularly monitoring your credit, you will be taking measures to protect your credit against the extensive damage of ID theft.

