

IDENTITY THEFT INFORMATION

Identity theft is a serious crime and is on the rise. How can someone steal your identity? Identity theft occurs when someone uses your personal information such as your name, social security number, credit card number or other identifying information, without your permission to commit fraud or other crimes. People whose identities have been stolen can spend months or years -and their hard-earned money cleaning up the mess thieves have made of their good name and credit record. In the meantime, victims may lose job opportunities, be refused loans, education, housing or cars, or even get arrested for crimes they did not commit.

How can you prevent being a victim of identity theft?

- 1) Secure personal information in your home, especially if you have roommates, employ outside help or are having work done on your home.**
- 2) Promptly remove mail from your mailbox and use a postal mailbox or post-office for outgoing mail. If going on vacation, ask the post-office to put a hold on your mail or ask a close relative to pick it up for you.**
- 3) Use a paper shredder to destroy documents and unwanted papers containing personal information.**
- 4) Don't carry your social security card with you.**
- 5) When ordering new checks, pick them up from the bank instead of having them mailed to your home mailbox.**
- 6) Keep your purse or wallet in a safe place at work.**
- 7) Virus protection software should be updated regularly and patches for your operating system and other software programs should be installed to protect against intrusions and infections that can lead to the compromise of your computer files and passwords.**
- 8) Use a firewall program especially if you are connected to the internet with a high-speed connection.**
- 9) Use a secure browser.**
- 10) Before you dispose of a computer, delete all the personal information it stored.**

11) Do not sign the back of your credit cards, put “Photo ID Required”

12) The next time you order checks have only your initials instead of first name and last name put on them. If someone takes your checkbook, they will not know if you sign your checks with just your initials or your first name, but your bank will know how you sign your checks.

13) When you are writing checks to pay on your credit card accounts, DO NOT put the complete account number on the “For” line. Instead, just put the last four numbers. The credit card company knows the rest of the number and anyone who might be handling your check as it passes through all the check processing channels won’t have access to it.

14) Put your work phone number on your checks instead of your home phone. If you have a P.O. Box, use that instead of your home address. If you do not have a P.O. Box, use your work address. Never have your SS# printed on the checks.

15) Place the contents of your wallet on a photocopy machine. Do both sides of each license, credit card etc.. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place.

What if I am a victim of identity theft?

- 1) Cancel your credit cards immediately. The key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them.**
- 2) File a police report immediately in the jurisdiction where your credit cards etc.. were stolen. This proves to credit providers that you were diligent, and this is a first step toward an investigation.**
- 3) Call the three national credit reporting organizations immediately to place a fraud alert on your name and SS#. The alert means any company that checks your credit knows your information was stolen and they have to contact you by telephone to authorize new credit. Here are the three companies:**

Equifax: 1-800-525-6285

Experian:(formerly TRW) 1-888-397-3742

Trans Union: 1-800-680-7289

Social Security Administration: (Fraud Line) 1-800-269-0271