



## Identity Theft Protection

### Protect Yourself From Identity Theft!

Scam artists in the U.S. and around the world defraud millions of people each year. They use the phone, email, postal mail, and the internet to trick you into sending money or giving out personal information. Here are a few things you can do-or not- to stop scams.

- ❖ **Change your passwords regularly** and make sure that you select unique ones.
- ❖ **Don't use an obvious password like your birth date**, your mother's maiden name, or the last four digits of your Social Security number.
- ❖ **Keep your social network accounts private**, limited to your friends only.
- ❖ **Remove mail promptly from your mailbox.** Never use your mailbox for outgoing mail. Identity thieves raid mailboxes for credit card offers and statements.
- ❖ **Never click on links sent in unsolicited emails;** instead, type in a web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up-to-date. Visit [OnGuardOnline.gov](http://OnGuardOnline.gov) for more information.
- ❖ **Never set up your computer system to remember your password.** This feature although helpful, allows entry into your system.
- ❖ **Shred financial documents and paperwork** with personal information before you discard them.
- ❖ **Under no circumstances should you give out your social security number**, account numbers or PINs to anyone via e-mail or over the phone.
- ❖ **Keep your personal information in a secure place at home**, especially if you have roommates, employ outside help, or if you're having work done in your home.
- ❖ **Never use someone else's computer to access** any of your accounts that are set-up to require passwords or logins.

### What Should I Do If My Identity Has Been Stolen?

In the event that you suspect your identity has been stolen or you are, in fact, certain that it has been stolen, follow these simple steps:

- Call the police. File a report and obtain a copy of submission to credit reporting agencies, creditors, and others.
- Alert your bank and credit union. The faster the better, especially if you lost a checkbook or ATM debit card.
- Get your free credit report right away. Go to [annualcreditreport.com](http://annualcreditreport.com) or call 1-877-322-8228.
- Place a "Fraud Alert" on your credit reports, and review the reports carefully. The three nationwide consumer reporting companies have toll-free numbers for placing
  - Equifax®-1-800-525-6285; P.O. Box 740241, Atlanta, GA 30374-0241
  - Experian®-1-888-EXPERIAN(397-3742); P.O. Box 9532, Allen, TX 75013
  - TransUnion®-1-800-680-7289; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790
- Stop Cell Phone Service. If your cell phone is stolen, your service provider can deactivate its SIM card and shut off voice mail access.
- Close Accounts. Close or freeze all accounts that are or may be affected by the identity theft. Use the ID Theft Affidavit at [ftc.gov/idtheft](http://ftc.gov/idtheft) to support your written statement. Also, regarding any checking

accounts thus closed, contact the following major check verification companies and ask that retailers using their databases not accept checks drawn on the closed accounts:

- TeleCheck@-1-800-710-9898 or 927-0188
  - Certegy, Inc.-1-800-437-5120
  - International Check Services-1-800-631-9656
- Contact the Federal Trade Commission to report the theft and obtain further guidance as to how to protect yourself:
- [ftc.gov/idtheft](http://ftc.gov/idtheft)
  - 1-877-IDTHEFT (438-4338)
  - Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580
- If you know or suspect that your mail has been stolen, contact the United States Postal Service.
- Keep detailed records of any theft of your identity and of your efforts to resolve the same.

### You may also wish to do the following

- Request not to receive any further preapproved offers of credit by calling 1-888-5-OPT-OUT.
- Ask to be removed from national direct mail lists by writing to the DMA Mail Preference Service, P.O. Box 643, Carmel, NY 10512, or going online to [dmachoice.org/#](http://dmachoice.org/#). Include your name and address.
- Register with the National Do Not Call Registry by calling 1-888-382-1222 or going online at [donotcall.gov/](http://donotcall.gov/).