

IDENTITY THEFT

Deter-Detect-Defend

Identity Theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.

Deter identity theft by safeguarding your information.

- **Shred** financial documents and paperwork with personal information before you discard them.
- **Protect** your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.
- **Don't** give out personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with.
- **Never** click on links sent in unsolicited emails.
- **Don't** use an obvious password like your birth date, your mother's maiden name, or even the last four digits of your Social Security number.
- **Keep** your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done on your house.

Detect suspicious activity by routinely monitoring your financial accounts and billing statements.

Be alert to signs that require immediate attention:

- Bills that do not arrive as expected
- Unexpected credit cards or account statements
- Denials of credit for no apparent reason
- Calls or letters about purchases you did not make

Inspect:

Credit reports contain information about you, including what accounts you have and your bill paying history.

- The law requires the major nationwide consumer reporting companies-Equifax, Experian, and TransUnion to give you a free copy of your credit report each year if you ask for it.
- Your financial statements. Review financial accounts and billing statements regularly.

Defend

- Place a "Fraud Alert" on your credit reports, and review reports carefully.
- Close any accounts that have been tampered with or established fraudulently.
- File a police report. File a report with the law enforcement officials as a way to help you with creditors who may want proof of the crime.
- Report the theft to the Federal Trade Commission
 - Online: ftc.gov/idtheft
 - By phone: 1-877-438-4338
 - By mail: Identity Theft Clearing House
Federal Trade Commission,
Washington, DC 20580