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Identity Theft – How to Protect Yourself

According to the Federal Trade Commission (FTC), 27.3 million Americans have been victims of identity theft in the past five years. Identity theft costs U.S. businesses and financial institutions nearly $40 billion per year. A large majority of identity theft is for the purpose of setting up accounts, obtaining credit and making fraudulent purchases. Personal information also is being misused in non-financial ways, including obtaining government documents, using the victim’s name when stopped by law enforcement or when caught committing a crime.

What is the worst that could happen?

Using items such as a driver’s license or Social Security number, a skilled identity thief can: open a new account and write bad checks, establish new credit card accounts and not pay the bills, obtain personal or car loans, get cash advances, set up a cell phone or utility service and run up bills, change credit card mailing addresses and charge on other accounts, obtain employment, and rent an apartment but avoid the rent payments.

What are common ways identity theft happens?

Skilled identity thieves use a variety of methods to steal your personal information, including:

● Dumpster Diving. They rummage through looking for bills or other papers with your personal information on it.

● Skimming. They steal credit card / debit card numbers by using a special storage device when processing your card.

● Phishing. They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.

● Changing Your Address. They divert your billing statements to another location by completing a “change of address” form.

● Old-Fashioned Stealing. They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records from their employers or bribe employees who have access.

What can I do to prevent these things from happening to me?

There are several actions you can take to protect your personal information. Follow these do's and don'ts to help minimize your risk of identity theft.

DO:

● Shred Everything! All personal information such as bills, ATM receipts and credit card offers should go in the shredder before being thrown away.
● Keep personal documentation in a secure place.
● Call the post office immediately if you are not receiving your mail. To get the personal information needed to steal your identity, a thief can forge your signature and have your mail forwarded.
● Be aware of your surroundings when entering your Personal Identification Number (PIM) at an ATM or retail check out.
● Limit the number of credit cards and other personal information that you carry in your wallet or purse.
● Report lost or stolen credit cards immediately and cancel all inactive credit card accounts.
● Keep track of all credit cards applied for and if the card is not received in a timely manner, immediately notify the issuer.
● Closely monitor the expiration dates on your credit cards. Contact the credit issuer if the replacement card is not received prior to your credit card's expiration date.
● Sign all credit cards upon receipt.
● Review your credit reports annually.
● Use passwords on your credit cards, bank accounts and phone cards.
● Avoid using obvious passwords.
● Match your credit card receipts against monthly bills to make sure there are no unauthorized charges.

DO NOT:

● Volunteer any personal information when you use your credit card.
● Give your Social Security number, credit card number, or any account details over the phone unless you have initiated the call and know that the business you are dealing with is reputable.
● Leave receipts at ATMs, retail stores or service stations.
● Leave envelopes containing your credit card payments or checks in your home mailbox for postal carrier pickup.
● Record your Social Security number or passwords on paper and store them in your wallet or purse. Instead, memorize your numbers and/or passwords.
● Disclose bank account numbers, credit card account numbers or other personal financial data on any web site or on-line service location, unless you receive a secured authentication key from your provider.

What should you do if you believe you might be a victim of identity theft?

● Contact the three national credit bureaus to report the identity theft and request a "fraud alert" on your account. This ensures that you will be contacted before any new account is opened and if an existing account is changed.

● You also should request copies of credit reports and pay particular attention to the section of the report that lists "inquiries" from new companies. If there are companies you do not recognize, you should contact these companies.

● File a police report and remember to get the report number and/or a copy of the report.

● Contact the fraud departments of creditors, including phone companies, utilities, etc. You should send a letter that describes the problem. This is especially important for credit card issuers, since the consumer protection law requires cardholders to submit disputes in writing.

● File a complaint with the Federal Trade Commission (FTC). The FTC has developed a special tool to help simplify the identity theft reporting process. Go to www.ftc.gov/idtheft.

● Place a fraud alert on your credit reports and review your credit reports.

Equifax: 1-800-525-6285; P.O. Box 74024, Atlanta, GA. 30374; www.equifax.com.

Experian: 1-888-397-3742, P.O. Box 9532, Allen, TX. 75013; www.experian.com.

TransUnion: 1-800-680-7289; Fraud Victim Assistance Division, P.O. Box 6790,
Fullerton, CA. 92834; www.transunion.com.

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