

How to Avoid Becoming a Victim of Identity Theft

IDENTITY THEFT OCCURS WHEN A CRIMINAL USES YOUR PERSONAL INFORMATION, SUCH AS YOUR SOCIAL SECURITY NUMBER, DRIVER'S LICENSE, CREDIT CARDS, OR ATM CARD FOR FRAUDULENT ACTIVITY. IDENTITY THIEVES MAY OBTAIN YOUR PERSONAL INFORMATION BY STEALING YOUR MAIL, WALLET OR PURSE, OR EVEN POSING AS A BANK REPRESENTATIVE ON THE TELEPHONE. THESE CRIMINALS MAY USE YOUR STOLEN INFORMATION TO TAKE OUT LOANS, OPEN NEW CREDIT ACCOUNTS, OR USE YOUR BANK ACCOUNT TO STEAL MONEY. EVERYONE MUST BE AWARE OF THE POSSIBILITY OF IDENTITY THEFT AND TAKE ACTION TO AVOID BECOMING A VICTIM.

FOR MORE INFORMATION CONTACT:



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Here are 10 tips to protect against identity theft:

1 When choosing Personal Identification Numbers (PINs) and passwords, avoid using information that is easily available, like your birth date or the last four digits of your social security number. Create a password that includes both letters and numbers.

2 Do not carry cards containing personal information, especially your Social Security card, except on days when you need them.



3 Keep photocopies of all your credit cards, ATM cards, bank account and investment information in a

secure place in case you notice fraudulent activity or if any information gets lost or stolen.

4 Pick up new checks at the bank. Do not have the bank mail them to your home.

5 Check your credit reports at least once a year so you can catch any unusual activity in your accounts. The Fair Credit Reporting Act requires each of the nationwide consumer reporting companies –

Equifax, Experian, and TransUnion – to provide you with a free copy of your credit report, at your request, once every 12 months.

6 Install a firewall on your computer to protect hackers from obtaining your financial and personal data. **Never reply to e-mails sent by people you do not know.**

7 Be careful with your trash. When disposing of any mail or paperwork containing personal information, be sure to shred all documents before throwing them out. Some identity thieves practice “dumpster diving” by rummaging through trash to find personal information.

8 Call the U.S. Postal Service at 1-800-275-8777 and your newspaper companies to hold your mail and deliveries if you go on vacation. Or have a trusted neighbor pick up your mail and newspapers for you until you return.

9 Avoid giving out personal information over the telephone. Be cautious when speaking with telephone solicitors. Identity thieves can cleverly disguise themselves as bank representatives or government agency representatives and ask for your personal information.



10 Take immediate action if you think you may be a victim of identity theft. Do not wait to report any suspicious activity. Place a fraud alert on your credit reports by calling one of the toll-free fraud numbers of the following three consumer reporting companies below.

Equifax

P.O. Box 740241
Atlanta, GA 30374-0241
1-888-766-0008
www.equifax.com

Experian

P.O. Box 9532
Allen, TX 75013
1-888-EXPERIAN (1-888-397-3742)
www.experian.com

TransUnion

Fraud Victim Assistance Division
P.O. Box 2000
Chester, PA 19016-2000
1-800-680-7289
www.transunion.com

