

Steps to avoid becoming a victim of Identity Theft

- Shred Financial documents and paperwork with personal information before you discard them.
- Protect your Social Security Number
- 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 e-mails
- Do not 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 personal information in a secure place at home



Helpful websites:

www.ftc.gov/idtheft

www.onguardonline.gov

www.ssa.gov/pubs/idtheft.htm

www.privacyrights.org/identity.htm



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Identity Theft



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Are you a victim of Identity Theft?

Have you had something like this happen?

- You get a phone call or letter telling you that you have been approved or denied credit for accounts that you never requested.
- You no longer receive your credit card statements or you notice that some of your mail seems to be missing.
- Your credit card statement includes charges for things you know you never bought.
- A collection agency tells you they are collecting for an account you never opened.

If you notice anything like this, it's possible you've become a victim of identity theft.

What to do if you become a victim



Immediately contact the three major credit bureaus:

EQUIFAX

To order a report: 800-685-1111

Online: www.equifax.com

To report fraud call: 800-525-6285

Write to: P. O. Box 740241

Atlanta, GA 30374-0241

EXPERIAN

To order a report: 8888-397-3742

Online: www.experian.com

To report fraud call: 888-397-3742

Write to: P. O. Box 9532

Allen, TX 75013

TRANS UNION

To order a report: 800-888-4213

Online: www.transunion.com

To report fraud call: 800-680-7289

Write to: P. O. Box 6790

Fullerton, CA 92634-6790

- Document your actions . . . Keep copies of correspondence; keep written records of all telephone calls
- Contact the police and file a report.
- Contact the credit bureaus
- Contact credit card companies
- Contact your banks
- Contact the Federal Trade Commission ID Theft Hotline 877-438-4338
- If mail service was used in the fraud, contact the U. S. Postal Inspection Service

