

Protect Yourself From Identity Theft

LAST YEAR MORE THAN 700,000 CONSUMERS WERE VICTIMS OF IDENTITY THEFT AND LOSSES TO CONSUMERS AND MERCHANTS TOTALED \$1 BILLION

Identity theft is a crime in which an impostor obtains key pieces of information, such as a social security or drivers license number to obtain credit, merchandise, and services in the name of the victim. They may obtain this information by:

- **Stealing wallets that contain personal identification information and credit cards.**
- **Stealing bank statements from the mail.**
- **Diverting mail from its intended recipients by submitting a change of address form.**
- **Rummaging through trash for personal data.**
- **Stealing personal identification information from workplace records.**
- **Intercepting or otherwise obtaining information transmitted electronically.**

The victim is left with a ruined credit history and the time consuming and complicated task of regaining financial health. Failing to shred banking and credit information is just one of the ways you increase your risk of being a victim of identity theft.

FACT: IDENTITY THEFT IS ONE OF THE FASTEST GROWING CRIMES IN AMERICA

TIPS TO PREVENT IDENTITY THEFT

- Guard your mail box from theft. Use a locked mailbox to send and receive all mail.
- Be suspicious of telephone solicitors, never provide information unless you initiated the call.
- Carefully destroy papers you throw out especially those with sensitive or identifying information.
- Check credit reports from all three credit reporting agencies once a year.
- Pay attention to your billing cycles. Follow up with creditors if your bills don't arrive on time.
- **Check account statements carefully to ensure all charges, checks or withdrawals were authorized.**
- Guard your social security number. Don't carry it with you and never give it to anyone unless they have a good reason for needing it. Don't put this number or your driver's license number on your checks.
- Before you reveal any personally identifying information, find out how it will be used and whether it will be shared with others. Watch for people who may try to eavesdrop or overhear information you give out orally.

If you suspect you have been a victim of identity theft, contact your local law enforcement agency. In addition, you may place a fraud alert call the credit reporting agencies at:

TransUnion - Fraud Victim Assistance Division,
Phone: 800-680-7289

Experian, Phone: 888-397-3742

Equifax, Phone: 800-525-6285