

Protect Yourself from Identity Theft

The first step in protecting yourself against Identity Theft is to be aware of the common ways ID theft happens.

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

1. **Dumpster Diving.** They rummage through trash looking for bills or other paper with your personal information on it.
2. **Skimming.** They steal credit/debit card numbers by using a special storage device when processing your card.
3. **Phishing.** They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.
4. **Changing Your Address.** They divert your billing statements to another location by completing a "change of address" form.
5. **Stealing.** They steal wallets and purses; mail, anything that has your personal information listed including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They can also steal personnel records from their employers, or get it from employees who have access to your information.

Prevention

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.

Prevent identity theft by safeguarding your information.

1. Shred financial documents and paperwork with personal information before you discard them. Protect your Social Security number.
2. 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.
3. Don't give out personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with.
4. Never click on links sent in unsolicited emails; instead, type in a web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up-to-date. Visit OnGuardOnline.gov for more information.

5. Don't use an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.
6. Keep your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house.

Be aware.

Be aware of suspicious activity by routinely monitoring your financial accounts and billing statements. Consider subscribing to a program to receive an email notification whenever anything occurs on your credit file.

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:

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

Your financial statements. Review financial accounts and billing statements regularly, looking for charges you did not make.

Fight back.

Fight back against ID theft as soon as you suspect it. You might consider subscribing to a credit monitoring program and you can monitor your credit closely as well as have Identity Theft Insurance and will be helped through the process to minimize your exposure to losses.