



IDENTITY THEFT: A HOW – TO GUIDE

DETER – DETECT – DEFEND

Identity theft occurs when someone uses your personal information, like your credit card number or name and Social Security number, without your permission, to commit fraud or other crimes.

The Federal Trade Commission (FTC) estimates that as many as 10 million people have their identities stolen each year. In fact, you or someone you know may have experienced some form of identity theft.

It's about the "3 D's" of identity protection – ***Deter, Detect, Defend.***



DETER – DETER IDENTITY THIEVES BY SAFEGUARDING YOUR INFORMATION.

- **Shred** financial documents and paperwork with personal information before you discard them.
- **Protect** your Social Security number. 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.
- **Don't give out** personal information on the phone, through the mail, or over the Internet unless you have initiated contact and know who you are dealing with.
- **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.
- **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.
- **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.



DETECT – DETECT SUSPICIOUS ACTIVITY BY ROUTINELY MONITORING YOUR FINANCIAL ACCOUNTS AND BILLING STATEMENTS.

Be alert to signs that require immediate attention:

- Mail or 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 history.

- The law requires the major nationwide consumer reporting companies – Equifax, Experian, and TransUnion – to give you a free copy of your credit report each year if you ask for it.
- Visit www.AnnualCreditReport.com or call 1-877-322-8228, a service created by these three companies, to order your free credit reports each year. You also can write: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
- **Your financial statements.** Review financial accounts and billing statements regularly, looking for charges you did not make.



DEFEND – DEFEND AGAINST IDENTITY THEFT AS SOON AS YOU SUSPECT A PROBLEM.

- **Place a “Fraud Alert” on your credit reports, and review the reports carefully.** The alert tells creditors to follow certain procedures before they open new accounts in your name or make certain changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient:
 - **Equifax:** 1-800-525-6285
 - **Experian:** 1-888-397-3742
 - **TransUnion:** 1-800-680-7289Placing a fraud alert entitles you to free copies of your credit reports. Review your credit reports for inquiries from companies you haven’t contacted, accounts you didn’t open, and debts on your accounts that you can’t explain.
- **Close accounts.** Close any accounts that have been tampered with or established fraudulently.
 - Call the security or fraud departments for each company where an account was opened or changed without your okay. Follow up in writing, with copies of supporting documents.
 - Use the ID Theft Affidavit at ftc.gov/idtheft to support your written statement.
 - Get written verification that the disputed account has been closed and the fraudulent debts discharged.
 - Keep copies of documents and records of your conversations about the theft.
- **File a police report.** File a report with law enforcement officials to help you with creditors who may want proof of the crime.
- **Report your complaint to the Federal Trade Commission (FTC).** Your report helps law enforcement officials across the country in their investigations.
 - **Online:** ftc.gov/idtheft
 - **By Phone:** 1-877-438-4338
 - **By Mail:** Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580

Should you have any questions regarding any of the above information or if you or someone you know has been a victim of identity theft and you would like additional guidance, please call our Fraud Coordinator and/or our Security Officer.