

What is identity theft?

Identity theft occurs when someone uses your personally identifying information, like your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes. The crime takes many forms. You may not find out about the theft until you review your credit report or a credit card statement and notice charges you didn't make—or until you're contacted by a debt collector.

How do thieves steal an identity?

Identity theft starts with the misuse of your personally identifying information such as your name and Social Security number, credit card numbers, or other financial account information. For identity thieves, this information is as good as gold. Skilled identity thieves may use a variety of methods to get hold of your information, including:

- **Dumpster Diving.** They rummage through trash looking for bills or other paper with your personal information on it.
- **Skimming.** They steal credit/debit card numbers by using a special storage device when processing your card.
- **Phishing.** They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.
- **Changing Your Address.** They divert your billing statements to another location by completing a change of address form.
- **Old-Fashioned Stealing.** They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records, or bribe employees who have access.
- **Pretexting.** They use false pretenses to obtain your personal information from financial institutions, telephone companies, and other sources.

What should you do if your identity is stolen?

File a police report, check your credit reports, notifying creditors and your bank(s), and dispute any unauthorized transactions are a few of the first steps you should take immediately to restore your good name.

You are entitled to a free copy of your credit report, at your request, once every 12 months. To order your credit report from one or all the national consumer reporting companies, visit www.annualcreditreport.com or call toll-free 877-322-8228.

To contact one of the consumer reporting agencies directly:

Equifax: 800-685-1111; www.equifax.com

Experian: 888-EXPERIAN (888-397-3742); www.experian.com

TransUnion: 800-916-8800; www.transunion.com

What can you do to help fight identity theft?

Awareness is an effective weapon against many forms identity theft. Monitor your personal information to uncover any problems quickly, and know what to do when you suspect your identity has been stolen. Armed with the knowledge of how to protect yourself, you can make identity thieves' jobs much more difficult. You can also help fight identity theft by educating your friends, family, and members of your community.

While nothing can guarantee that you won't become a victim of identity theft, you can minimize your risk, and minimize the damage if a problem develops, by making it more difficult for identity thieves to access your personal information.

- **Protect your Social Security number**
- **Treat your trash and mail carefully**
- **Be on guard when using the Internet**
- **Select intricate passwords**
- **Verify a source before sharing information**
- **Safeguard your purse and wallet**
- **Store information in secure locations**