

Guard Against Identity Theft

Government officials call identity theft “the fastest growing crime in the nation.” The average financial loss to an identity theft fraud victim is estimated at \$36,000.

Thieves obtain personal information such as, social security numbers, driver’s license numbers, credit card numbers and even birth certificates and passports. Accounts are then opened in the victim’s name for credit cards and loans and the mail is diverted to a different address.

With this approach, it could take months of years to learn that you are a victim. Pay attention to the steps listed below.

How to Guard Against It:

1. Remove mail promptly from your mailbox. *Never* use your mailbox for outgoing mail. Identity thieves raid mailboxes to steal credit card offers and financial statements.
2. Guard your social security number. Do not give out personal information like PIN or credit card numbers over the telephone or the internet unless you initiated the transaction. Identity thieves often call you posing as an internet provider or credit card company to gain knowledge of your accounts.
3. Be very careful with receipts. Make sure you have them when you leave the store or ATM and do not throw them away in a public trash can. Thieves use these receipts to access your accounts.
4. Review your credit report from time to time. For a nominal fee, the credit bureau(s) will give you a copy to review. The major credit bureaus are:
 - a. EQUIFAX – 800-685-1111 / www.equifax.com
 - b. EXPERIAN – 888-397-3742 / www.experian.com
 - c. TRANS UNION – 800-888-4213 / www.tuc.com
5. Destroy pre-approved credit card offers before you throw them out. A home shredder is the best thing to use on financial statements, receipts and old cancelled checks that you are discarding.
6. Account for all new checkbooks when you receive them in the mail. If any are missing, report stolen checks immediately. Keep new and cancelled checks in a safe place.
7. Block your ATM transaction with your body. Keep the keyboard from view and prevent someone from learning your PIN.
8. Commit all passwords and personal identification numbers to memory. The less you have on paper the less likely it is that someone will learn these numbers.
9. Be creative when you select a password. Don’t be obvious like using the last four digits of your social security number, phone

number, address, birth date or any format that could easily be decoded by thieves.

What to do if you are a Victim:

1. Contact your credit card companies and your financial institutions immediately.
2. Call the three major credit bureaus to tell them that your identity has been stolen. Request that a "fraud alert" be placed on your file and that no new credit be granted without your approval.
3. Call the Social Security Fraud Hotline: 800-269-0271
4. Contact the Federal Trade Commission theft hotline: 877-438-4338 / www.consumer.gov/idtheft
5. You should not only file a report with the police, but also get a copy of the report in case you need proof of the crime later for credit card companies, etc.
6. If your checks are used fraudulently, notify the following:
 - a. CHECRITE – 800-766-2748
 - b. CHEXSYSTEMS – 800-428-9623
 - c. EQUIFAX – 800-437-5120
 - d. NATIONAL PROCESSING COMPANY – 800-526-5380
 - e. SCAN – 800-526-5380
 - f. TELECHECK – 800-710-9898