

## Reducing Occurrences of Identity Theft

Identity Theft is a crime in which thieves use identification documents or the personal identification number of another person with the intent to defraud for any benefit. Thieves can obtain your personal information by stealing records, hacking into records, stealing mail, rummaging through your trash, stealing purses and wallets, or conning the information out of an unsuspecting person. Once your personal information is obtained, it can be used to open credit card accounts, obtain loans, establish telephone service, open bank and checking accounts, and obtain identification all in your name. Thieves will run up the charges and establish delinquent accounts using your personal information. If the bills are being sent to a different address, there may be some time before you realize there is a problem. Victims whose identities have been stolen can spend time and money trying to clear their name and repair their credit history. This process can create feelings of frustration, embarrassment, and even anger for victims. It is important to take steps to safeguard your personal information. You cannot always control whether you will become a victim of identity theft but there are several steps you can take to help reduce your chances or minimize recurrences.

- Avoid giving out personal information on the telephone or on the Internet unless you initiated contact or are sure of the identity of the person who you are dealing with. Always confirm that you are talking with the representative of a legitimate business or organization prior to sharing your personal information over the telephone.
- Avoid carrying your Social Security card and carry only the credit cards, debit cards and identification documents that you will need.
- When ordering new checks, arrange to pick them up at your financial institution. Always keep your checks and checkbook in a secure place.
- Keep purses or wallets in a safe and secure place at all times. Avoid leaving these items in vehicles or unattended for any period of time.
- Place outgoing mail in post office collection boxes or take it to your local post office.
- Promptly remove mail from your mailbox
- Place a hold on your mail through the U.S. Postal Service when you plan on being away from home and cannot regularly pick up your mail.
- Shred documents that contain personal information before you place them in the trash. These documents can include bank statements, checks, credit applications, charge receipts, insurance forms and credit card offers.
- Review your credit report regularly by contacting the following credit reporting agencies:
  - Equifax: 1-800-685-1111; [www.equifax.com](http://www.equifax.com)
  - Experian 1-888-397-3742; [www.experian.com](http://www.experian.com)
  - TransUnion: 1-800-916-8800; [www.transunion.com](http://www.transunion.com)

or: [www.annualcreditreport.com](http://www.annualcreditreport.com)

FTC Identity Theft Hotline: 1-877-IDTHEFT (1-877-438-4338); [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)