

# Preventing identity theft

## Do you...

Protect your personal financial information?

Know what to do if you become a victim of identity theft?

Risks to consider in not knowing the importance of protecting your identity

Damage to your financial reputation

Potential vulnerability to fraud and deception



## Reasons to protect your identity

Identity theft happens when your personal information is stolen and used without your consent to commit fraud or other crimes. It is a serious and fast-growing crime. People are victimized by two types of identity thieves: skilled professionals and acquaintances with access to their personal financial information.

Some things to keep in mind if you don't take steps to protect yourself:

- You'll be vulnerable to credit fraud and deception—your credit may be damaged
- You may unknowingly pay higher interest rates and fees

## Reduce your risk and handle identity theft

### DETER

Deter thieves from accessing your information.

- Safeguard your Social Security number
- Shred paperwork with personal information
- Minimize personal information on social media sites
- Keep personal information in a secure place at home
- Delete unsolicited emails that request personal information

Make sure any electronic device with personally identifiable information is secure.

- Use firewalls, anti-spyware and anti-virus software
- Use passwords that are not obvious or easy to guess like your name or the word "password"
- Lock up your laptop; be wise about Wi-fi

### DETECT

Detect changes or theft early.

- Get free copies of each of your three consumer credit reports each year at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or by calling 1-877-322-8228
- Check your consumer credit reports to see if any new accounts have been opened; this may indicate that your financial information has been compromised
- Review credit card and bank statements carefully—look for purchases you didn't make
- Look for more or less mail than usual regarding your finances
- Check for unexpected denied credit applications
- Be aware of sudden calls from bill collectors

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## DEFEND

Defend yourself by taking action if you know or suspect you have been a victim.

- File an identity theft report with the local police—provide specific details of the identity theft
- Place a “fraud alert” on your credit reports by contacting one of the consumer reporting agencies:
  - Equifax: 1-800-525-6285  
[www.equifax.com](http://www.equifax.com)
  - TransUnion: 1-800-680-7289  
[www.transunion.com](http://www.transunion.com)
  - Experian: 1-888-397-3742  
[www.experian.com](http://www.experian.com)
- Call banks to report the stolen card and to close accounts
- Report the theft to the Federal Trade Commission (FTC) at [www.ftc.gov/bcp/edu/microsites/idtheft](http://www.ftc.gov/bcp/edu/microsites/idtheft) or by calling 1-877-438-4338
- Keep copies of the documents related to the identity theft as well as records of your conversations
- Review your consumer credit reports carefully and close any accounts that have been tampered with or that you did not establish

## MITIGATE

Mitigate potential damages.

- Change your passwords and personal identification numbers (PINs)
- Continue monitoring your consumer credit reports
- Dispute unauthorized transactions and follow up in writing

## BE PROACTIVE

One way to protect yourself from identity theft is to be proactive.

Consider doing the following:

- Ensure your cell phone is password protected
- Use a password keeper application
- Don't allow websites you visit or shop on to store your personal information—it's convenient, but could cost you in the long run
- Never carry your Social Security card with you

## RESOURCES

[www.lifelock.com](http://www.lifelock.com)—LifeLock provides services to help you monitor and track identity theft

[www.fcc.gov/smartphone-security](http://www.fcc.gov/smartphone-security) FCC Smartphone Security Checker—This site will take you through 10 steps to ensure your mobile device is secure

[www.FTC.gov](http://www.FTC.gov) Federal Trade Commission (FTC)—FTC runs OnGuardOnline.gov to help you be safe, secure and responsible online

[www.dhs.gov/stopthinkconnect](http://www.dhs.gov/stopthinkconnect)—Stop. Think.Connect. is part of Homeland Security and has great resources to help protect against cyber threats

[www.equifax.com](http://www.equifax.com)—Equifax has credit monitoring products at various levels

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