Preventing identity theft

Do you...

Protect your personal financial information?

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

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

REDUCE

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.

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

Damage to your financial reputation

Potential vulnerability to fraud and deception

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 or by calling 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 unexpected 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: 800-525-6285 www.equifax.com
  - TransUnion: 800-680-7289 www.transunion.com
  - Experian: 888-397-3742 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 or by calling 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—LifeLock provides services to help you monitor and track identity theft
- 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 Federal Trade Commission (FTC)—FTC runs OnGuardOnline.gov to help you be safe, secure and responsible online
- 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—Equifax has credit monitoring products at various levels

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