

Identity Theft.

The Scam.



Identity theft requires only a few pieces of valid personal information. With them, thieves can apply for and receive credit cards or debit cards in your name. Your credit can be damaged quickly and your efforts to correct these problems can become a nightmare.

The acquisition of key pieces of identity—such as name, address, date of birth, social security number and mother's maiden name—allows the identity thief to commit numerous forms of fraud that include: taking over the victim's financial accounts, opening new bank accounts, making expensive purchases, applying for credit cards, loans and social security benefits, renting apartments, and establishing accounts with utility and telephone service providers.

What Can I Do?



Credit Card Safety

If a credit card you applied for doesn't arrive in a timely fashion, notify the issuing bank.

Never provide personal information over the phone, such as social security number, date of birth, mother's maiden name, credit card or bank PIN numbers unless you initiated the call. Release this info only when necessary.

Don't carry extra credit cards in your wallet or purse and cancel the ones you no longer use.

Be cautious of unsolicited emails and messages that request you to confirm credit card numbers, passwords, and other info.



Shred

Shred all bills, credit card charge receipts, credit applications, insurance forms, bank statements, expired charge cards, and pre-approved credit offers before throwing them into the garbage.



If You Become a Victim, Contact:

- Your creditors and banks to change all passwords and PINs.
- Credit bureaus to request a fraud alert/victim Impact file:
 - Equifax www.equifax.com | 1-800-685-1111
 - Experian www.experian.com | 1-888-397-3742
 - Trans-Union www.tuc.com | 1-8000-916-8800
- If you are a victim of check fraud, you should call:
 - Telecheck at 1-800-710-9898
 - Equifax at 1-800-437-5120
- Dept. of Motor Vehicles
- Social Security Adm. Fraud Hotline at 1-800-269-0271
- Nearest U.S. Postal Inspection Office
- Federal Trade Commission's identity theft hotline at 1-877-438-4338

Opting Out

You can opt out of pre-approved credit offers.

1-888-5-OPTOUT (567-8688)

National Do Not Call Registry

www.donotcall.gov

1-888-382-1222