

# Identity Theft

Identity theft is a growing concern for US consumers. The Federal Trade Commission estimates that as many as 9 million Americans have their identities stolen each year.

## What is identity theft?

Identity theft occurs when someone uses another person's "personally identifying information" (such as name, Social Security number, or credit card number) without permission to commit fraud or other crimes.

Identity theft is serious and can take significant amounts of money and time to "undo." In addition to the loss of time and money, identity theft can lead to lost job opportunities, an inability to obtain loans and other credit, and can have a negative impact on your credit rating.

## Common Ways ID Theft Happens

Skilled thieves use a variety of methods to steal your person information including:

**Dumpster Diving.** Rummaging through trash looking for bills or other papers with your information on it.

**Skimming.** Stealing credit/debit card numbers by using a special card reading device when processing your card.

**Phishing.** Pretending to be a financial institution or company and sending spam or pop-up message to get you to reveal your personal information. Your financial institution will never call you to get your personal information – they already have it..

**Changing your Address.** Diverting your billing statements to another location by completing a change of address form.

**Old-Fashioned Stealing.** Stealing wallets, purses, bank statements, credit card statements, new checks or tax information. Stealing records from employers or bribing an employee who works there.

**Pretexting.** Thieves use false pretenses to obtain your personal information from financial institutions, telephone companies, and other sources.

## Protect Yourself From Identity Theft

### DETER

**Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.**

#### **Deter identity thieves by safeguarding your information.**

Shred financial documents and paperwork with personal information before you discard them.

Protect your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.

Don't give out personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with. *Your financial institution will never call you to get your personal information – they already have it.*

Never click on links sent in unsolicited emails; instead, type in a web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up-to-date. Visit [OnGuardOnline.gov](http://OnGuardOnline.gov) for more information.

Don't use an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.

Keep your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house.

### DETECT

#### **Detect suspicious activity by routinely monitoring your financial accounts and billing statements.**

##### **Be alert to signs that require immediate attention:**

Bills that do not arrive as expected

Unexpected credit cards or account statements

Denials of credit for no apparent reason

Calls or letters about purchases you did not make

##### **Inspect:**

Your credit report. Credit reports contain information about you, including what accounts you have and your bill paying history.

The law requires the major nationwide consumer reporting companies—Equifax, Experian, and TransUnion—to give you a free copy of your credit report each year if you ask for it.

Visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or call 1-877-322-8228, a service created by these three companies, to order your free credit reports each year. You also can write: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Your financial statements. Review financial accounts and billing statements regularly, looking for charges you did not make.

## DEFEND

### Defend against ID theft as soon as you suspect it.

Place a "Fraud Alert" on your credit reports, and review the reports carefully. The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient:

Equifax: 1-800-525-6285

Experian: 1-888-EXPERIAN (397-3742)

TransUnion: 1-800-680-7289

Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.

Close accounts. Close any accounts that have been tampered with or established fraudulently.

Call the security or fraud departments of each company where an account was opened or changed without your okay. Follow up in writing, with copies of supporting documents.

Use the ID Theft Affidavit at [ftc.gov/idtheft](http://ftc.gov/idtheft) to support your written statement.

Ask for verification that the disputed account has been closed and the fraudulent debts discharged.

Keep copies of documents and records of your conversations about the theft.

File a police report. File a report with law enforcement officials to help you with creditors who may want proof of the crime.

Report the theft to the Federal Trade Commission. Your report helps law enforcement officials across the country in their investigations.

Online: [ftc.gov/idtheft](http://ftc.gov/idtheft)

By phone: 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-4261

By mail: Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580

## If Your Personal Information Has Been Lost or Stolen

If you've lost personal information or identification, or if it has been stolen from you, taking certain steps quickly can minimize the potential for identity theft. This link will help walk you through what steps you should take immediately. Or stop by any of CASE Credit Union's offices to pick up a copy of the booklet today.

## Take Charge: Fighting Back Against Identity Theft

<http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt04.shtm>

## Identity Theft Information Links

If you need information about identity theft, how to avoid becoming a victim, or what to do if you have already become one, the following links may be helpful.

### **Federal Trade Commission (FTC)** ([www.ftc.gov](http://www.ftc.gov))

- *ID Theft: What's It All About*, [www.ftc.gov/bcp/online/pubs/credit/idtheftmini.shtm](http://www.ftc.gov/bcp/online/pubs/credit/idtheftmini.shtm)
- *Privacy Choices for Your Personal Financial Information*, [www.ftc.gov/bcp/online/pubs/credit/privchoices.shtm](http://www.ftc.gov/bcp/online/pubs/credit/privchoices.shtm)
- *About Identity Theft*, [www.ftc.gov/bcp/edu/microsites/idtheft/consumers/about-identity-theft.html](http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/about-identity-theft.html)
- *Deter: Minimize Your Risk*, [www.ftc.gov/bcp/edu/microsites/idtheft/consumers/deter.html](http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/deter.html)
- *Detect Identity Theft*, [www.ftc.gov/bcp/edu/microsites/idtheft/consumers/detect.html](http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/detect.html)
- *Defend: Recover from Identity Theft*, [www.ftc.gov/bcp/edu/microsites/idtheft/consumers/defend.html](http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/defend.html)
- *Resolving Specific Identity Theft Problems*, [www.ftc.gov/bcp/edu/microsites/idtheft/consumers/resolving-specific-id-theft-problems.html](http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/resolving-specific-id-theft-problems.html)
- *Tools for Victims*, [www.ftc.gov/bcp/edu/microsites/idtheft/tools.html](http://www.ftc.gov/bcp/edu/microsites/idtheft/tools.html)
- Toll-free Identity Theft helpline: 1-877-ID-THEFT (1-877-438-4338); TTY: 1-866-653-4261

### **U.S. Dept. of Justice** ([www.usdoj.gov](http://www.usdoj.gov))

- *Identity Theft and Identity Fraud*, [www.usdoj.gov/criminal/fraud/websites/idtheft.html](http://www.usdoj.gov/criminal/fraud/websites/idtheft.html)

### **FBI Internet Crime Complaint Center** ([www.ic3.gov](http://www.ic3.gov))

- *Internet Crime Prevention Tips*, [www.ic3.gov/preventiontips.aspx](http://www.ic3.gov/preventiontips.aspx)

### **California Office of Privacy Protection** ([www.privacy.ca.gov](http://www.privacy.ca.gov))

- *Consumer Information Sheets*, [www.oispp.ca.gov/consumer\\_privacy/consumer/information\\_sheet.asp](http://www.oispp.ca.gov/consumer_privacy/consumer/information_sheet.asp)
- *Identity Theft*, [www.oispp.ca.gov/consumer\\_privacy/identitytheft.asp](http://www.oispp.ca.gov/consumer_privacy/identitytheft.asp)

### **Identity Theft Resource Center (ITRC)** ([www.idtheftcenter.org](http://www.idtheftcenter.org))

- *Consumer Resources*, [www.idtheftcenter.org/c\\_resources/c\\_intro.shtml](http://www.idtheftcenter.org/c_resources/c_intro.shtml)
- *Consumer Guide*, [www.idtheftcenter.org/artman2/publish/c\\_guide/index.shtml](http://www.idtheftcenter.org/artman2/publish/c_guide/index.shtml)
- *Victim Resources*, [www.idtheftcenter.org/v\\_resources/v\\_intro.shtml](http://www.idtheftcenter.org/v_resources/v_intro.shtml)
- *Victim Solutions*, [www.idtheftcenter.org/artman2/publish/v\\_solutions/index.shtml](http://www.idtheftcenter.org/artman2/publish/v_solutions/index.shtml)

### **Privacy Rights Clearinghouse (PRC)** ([www.privacyrights.org](http://www.privacyrights.org))

- *Fact Sheets & Other Publications (English & Spanish)*, [www.privacyrights.org/fs/index.htm](http://www.privacyrights.org/fs/index.htm)
- *Is Your Financial Information Safe?*, [www.privacyrights.org/fs/fs24e-FinInfo.htm](http://www.privacyrights.org/fs/fs24e-FinInfo.htm)
- *Identity Theft: What to Do if It Happens to You*, [www.privacyrights.org/fs/fs17a.htm](http://www.privacyrights.org/fs/fs17a.htm)
- *Identity Theft: Frequently Asked Questions*, [www.privacyrights.org/fs/fs17d-FAQ-IdTheft-070510.htm](http://www.privacyrights.org/fs/fs17d-FAQ-IdTheft-070510.htm)