



# PROTECTING YOURSELF FROM

# IDENTITY THEFT

While you can't completely eliminate the risk of someone fraudulently obtaining and using your personal information, here are some ways to minimize the risk:

- 🔒 Don't give out social security numbers or account information over the phone or by Internet or mail unless you know who's requesting it.
- 🔒 Keep items with personal information on them in a safe place. Tear up credit card, check card and ATM receipts, old account statements and unused credit card offers before throwing them out.
- 🔒 Get your credit report from each of the three credit bureaus at least once a year and make sure all entries actually belong to you.
- 🔒 Don't store personal or financial information on a laptop computer unless absolutely necessary.
- 🔒 Delete personal information before disposing of any computer.
- 🔒 Protect your personal identification numbers and other passwords. Don't use passwords that are easy to figure out such as your date of birth or the last four digits of your social security number.
- 🔒 Don't put outgoing mail in an unsecured personal mailbox.
- 🔒 Don't carry around your social security card.
- 🔒 Keep your purse or wallet in a safe place at work.
- 🔒 Pay attention to your accounts' billing cycles. If your bills don't arrive on time, it could mean that someone changed the billing address.

# RESCUING YOUR IDENTITY

If you think your personal information has been stolen:

- 🔒 Notify all three major credit bureaus. Order your credit report to see if any fraudulent accounts have been opened.
- 🔒 Close any accounts that have been tampered with or opened fraudulently and stop payment on any stolen checks.
- 🔒 File a report with the local police or in the community where the theft occurred. Keep a copy of the police report – you'll need it later.
- 🔒 Call the FTC at 877-438-4338.

If it appears that someone is using your social security number, contact the Social Security Administration at 800-772-1213 to verify the accuracy of your reported earnings.

## Credit Bureaus

**Equifax** – [www.equifax.com](http://www.equifax.com)

To order your report, call 800-685-1111.

To report fraud, call 800-525-6285.

**Experian** – [www.experian.com](http://www.experian.com)

To order your report, call 888-397-3742.

To report fraud, call 888-397-3742.

**TransUnion** – [www.transunion.com](http://www.transunion.com)

To order your report, call 800-888-4213.

To report fraud, call 800-680-7289.



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