



Wait, I Didn't Buy That!

How to Protect Yourself from Identity Theft

Identity theft occurs when someone obtains your personal information and uses it for financial or personal gain. Identity theft is on the rise, and it pays to know how to protect yourself. Thieves generally obtain personal information from garbage cans, mailboxes, or from electronic transactions.

That's right; thieves will sift through your garbage to dig up your information.

Make it hard for them to victimize you!

- Keep an eye, or better yet a hand, on your wallet or purse when you are out and about. Avoid hanging purses on chairs where someone can easily walk by and take it.
- Shred anything with personal information on it including:
 - Receipts with your name or credit card information
 - Bank statements
 - Credit card offers
- Don't give out personal information over the phone. Be cautious of anyone asking for your social security number, PIN number, or mother's maiden name over the phone.
- Review your credit report periodically. There are three major consumer reporting companies (Equifax, Experian, and TransUnion). You can also visit www.annualcreditreport.com online and get a free credit report.
- Pay attention to bank statements. Many financial scams will only take small amounts out of your account at a time hoping to go unnoticed.
- Place outgoing mail in a secure mail box or drop it off at the post office. Pick up your incoming mail daily and arrange to have someone pick it up for you if you are away.
- Opt out of pre-approved credit lists by calling 1-888-5OPTOUT (1-888-567-8688) or visit www.optoutprescreen.com.



What to do if you discover you have been victimized?

1. The sooner you find out that your information had been compromised and the faster you act, the better.
2. Consult your financial institution regarding bank accounts and get their recommendation on whether to close the account or simply change the passwords and monitor the account. Close any credit card accounts that have been tampered with immediately.
3. Call the police and report it!
4. If your social security number has been stolen or is known to the thief, contact one of the consumer credit companies listed below and inquire about getting an Initial Fraud Alert on your report. This raises a flag to any company who is the recipient of a request for new credit under your name. The alert will stay on your report for 90 days. It is important to monitor your credit report periodically after you have been the victim of identity theft since it may take some time for some entries to be placed on your report.



Consumer Credit Companies

Equifax:	1-800-525-6285	www.equifax.com
Experian:	1-888-397-3742	www.experian.com
TransUnion:	1-800-680-7289	www.transunion.com