

- Use the ID Theft Affidavit at 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 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.
- 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

Common Tactics of ID Thieves

Skilled identity thieves may use a variety of methods to acquire your information:

- 1. Dumpster Diving.** They rummage through trash looking for bills or other paper with your personal information.
- 2. Skimming.** They steal credit/debit card numbers by using a special storage device when processing your card.

3. Phishing. They pretend to be financial institutions and send spam or pop-ups so you reveal your personal information.

4. Changing Your Address. They divert your billing statements to another location by completing a change of address form.

5. “Old Fashioned” Stealing. They steal wallets and purses; mail, bank and credit card statements; pre-approved credit offers etc. They steal personnel records, or bribe employees who have access.

Web Site

www.ftc.gov/idtheft

www.usa.gov

Public Library

Check out Dewey:

364.163

CVCA Sources

Call Number: 303.4833 Pope

Title: Cashing it in : getting ready for a world without money /

Author: Pope, Ethan. **Publication Date:** c2005.

Call Number: 364.1630973 Sif

Title: Frauds, deceptions, and swindles /

Author: Sifakis, Carl. **Publication Date:** 2001

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AVOID AGAINST IDENTITY THEFT?



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HOW DO I AVOID IDENTITY THEFT

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 discarding.
- **Protect** your Social Security number. Don't carry it in your wallet or write it 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.
- **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 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.

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

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

Be alert to signs that require immediate attention:

- Bills that do not arrive as expected
- Unexpected credit cards or account statement.
- 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
- Or call 1-877-322-8228, a service created by these three companies, to order your free credit reports each year.
- Or write: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

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

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.

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

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

Close 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