

Identity Theft

In the course of the day you may write a check at the drugstore, charge tickets to a concert, rent a car, call home on your cell phone, or apply for a credit card. Chances are you don't give these routine transactions a second thought. But others may.

Identity theft is the fastest-growing crime in America, affecting half a million new victims each year. Identity theft or identity fraud is the taking of a victim's identity to obtain credit, credit cards from banks and retailers, steal money from a victim's existing accounts, apply for loans, establish accounts with utility companies, rent an apartment, file bankruptcy, or obtain a job using the victim's name. Thousand of dollars can be stolen without the victim knowing about it for months or even years.



The imposter obtains your social security number, your birth date, and other identifying information such as your address and phone number. With this information and a fake driver's license, they can apply in person for instant credit or through the mail posing as you. They often claim they have moved and provide their own address. Once the first account is opened, they can continue to add to their credibility.

They get the information from your doctor, lawyer, school, health insurance carrier, and many other places. "Dumpster divers" pick up information you may have thrown away, such as utility bills, credit card slips, and other documents.

To prevent this from happening to you

- Do not give out personal information over the phone, through the mail, or over the Internet unless you have initiated the contact or know whom you're dealing with. Identity thieves will pose as bank representatives, Internet service providers, and even government officials to get you to reveal identifying information.
- Shred all documents, including pre-approved credit applications received in your name, insurance forms, bank checks and statements you are discarding, and other financial information.
- Do not use your mother's maiden name, your birth date, the last four digits of your social security number, or a similar series of numbers as a password for anything.
- Minimize the identification information and the number of cards you carry. Take what you'll actually need. Don't carry your social security card, birth certificate, or passport, unless necessary.
- Do not put your social security number on your checks or your credit receipts. If a business requests your social security number, give them an alternate number and explain why. If a government agency requests your social security number, there must be a privacy notice accompanying the request.
- Be careful using ATMs. Someone may look over your shoulder and get your PIN numbers, thereby gaining access to your accounts.
- Make a list of all your credit card account numbers and bank account numbers with customer service phone numbers and keep it in a safe place.
- When you order new credit cards in the mail or previous ones have expired, watch the calendar to make sure you get the card within the appropriate time. If the card is not received within that time, call the credit card grantor immediately to find out if the card

has been sent. If you don't receive the card, check to make sure a change of address was not filed.

- Do not put your credit card number on the Internet unless it is encrypted on a secured site.
- Pay attention to your billing cycles. Follow up with creditors if bills don't arrive on time. A missing credit card bill could mean an identity thief has taken over your credit card account and changed your billing address.
- Cancel all credit cards that you have not used in the last year. Open credit is a prime target.
- Order your credit report at least once a year. Reports can be obtained from the three major sources: Equifax at 800-685-1111; Experian at 888-EXPERIAN (397-3742); or TransUnion at 800-680-7293. California residents are entitled to one free credit report per year from each of the credit bureaus.
- Correct all mistakes on your credit report in writing. Send the letters return receipt requested. Identify the problems item by item and send with a copy of the credit report back to the credit reporting agency. You should hear from the agency within 30 days.
- Write to Direct Marketing Association, Mail Preference Service, PO Box 9008, Farmingdale, NY 11735 to get your name off direct mail lists.



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