

## What is identity theft?

Identity theft is the unauthorized use of another person's personal identifying information (name, address, date of birth, social security number, mother's maiden name) to commit financial fraud. Upon obtaining such personal identifiers, identity thieves are able to commit financial crimes such as opening phony bank accounts, getting unauthorized credit cards, applying for car or house loans and leasing apartments with a false name. Identity thieves may even develop a criminal records or file bankruptcy in their victim's name. Their goal is to spend as much money as possible before the victim becomes aware of the theft.

- Use these helpful websites for further information:

[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

[www.idtheftcenter.org](http://www.idtheftcenter.org)

[www.privacyrights.org](http://www.privacyrights.org)

[www.fraud.org](http://www.fraud.org)

## If you become a victim of identity theft:

- Immediately contact the fraud units of the three credit reporting bureaus listed below. (See Resources) Ask for a credit report so that you can identify fraudulent activity. Also ask the bureau to flag your account with a fraud alert to indicate that you have been victim of a fraud.
- Make a report with law enforcement departments with jurisdiction in your case.
- Contact all creditors with whom your name has been used fraudulently by telephone and letter. Enclose a copy of your police report.
- If you have checks stolen or a bank account has been fraudulently established in your name, report it to the six check verification companies listed below. (See Resources)
- Stop payment on all outstanding checks and cancel your checking and savings accounts.
- If someone obtains your social security number, call the Social Security Administration. (See Resources)
- If someone obtains a driver's license in your name or is using your driver's license number, contact your local Department of Motor Vehicles and ask to put a fraud alert on your license.

### **How criminals get your personal information**

- Ordering your credit report
- Digging through your garbage (dumpster diving)
- Stealing mail from your mailbox
- Stealing your wallet
- Retrieving information from the Internet

### **Information to guard from identity thieves**

- Social security number
- Birthdate
- Driver's license number
- Mother's maiden name
- Current and past addresses
- Credit card number
- Personal identification numbers and access codes
- Passports
- Firearms Identification cards
- Employee identification cards

### **RESOURCES**

#### **Credit Reporting Bureaus**

##### **EQUIFAX**

Report fraud: (800) 525-6285  
Order credit report: (800) 685-1111

##### **EXPERIAN**

Report fraud: (888) 397-3742  
Order credit report: (888) 397-3742

##### **TRANS UNION**

Report fraud: (800) 680-7289  
Order credit report: (800) 888-4213

##### **SOCIAL SECURITY ADMINISTRATION**

Report fraud: (800) 269-0271  
Web address: [www.ssa.gov/oig/ifyou.htm](http://www.ssa.gov/oig/ifyou.htm)

##### **FEDERAL TRADE COMMISSION**

Report fraud: (877) 438-4338  
Web address: [www.ftc.gov](http://www.ftc.gov)

#### **To Report Fraudulent Use of Your Checks**

**CHECK RITE:** (800) 766-2748

**CHEXSYSTEMS:** (800) 428-9623

**CROSS CHECK:** (707) 586-0551

**EQUIFAX:** (800) 437-5120

**NATIONAL PROCESSING CO:**  
(800) 526-5380

**SCAN:** (800) 262-7777

**TELECHECK:** (800) 710-9898

### **Prevention Tips**

- Don't give out your social security number unless necessary. (Never print your social security number on your checks)
- Request your credit report at least once a year and check for any unauthorized activity.
- Shred personal documents before putting them in the trash (especially pre-approved offers of credit).
- Don't have checks delivered to an unlocked mailbox.
- Don't place mail that contains personal identifiers in an unlocked mailbox.
- Don't carry unnecessary credit cards, your social security card, birth certificate or passport, in your wallet or purse except when absolutely necessary.
- Never give out your credit card number or other personal information over the phone unless you have a trusted business relationship with the company and you initiated the call.
- Carefully review your credit card statements and phone bills for any unauthorized use.