



## **Identity Theft**

Protect your personal information. Identity theft is a crime occurring when someone steals your personal information and identification. They may open a credit card, apply for a loan, and purchase mobile phone services all in your name. Identity thieves will typically spend your money as quickly as possible and in many cases, request a change of address so you don't receive bills for their activity. Most victims don't know their personal information has been compromised until they apply for a loan or receive a call from a collection agency.

Clearing your name and erasing the effects of identity theft can be a lengthy and difficult process. It can take months or even years to reestablish your creditworthiness.

### **Tips to avoid becoming a victim:**

- Store personal information in a safe place. Shred financial statements, bank checks, credit card offers, and credit applications before discarding them.
- Never disclose account numbers, social security numbers and credit card numbers over the phone or email unless you know the person or organization you are dealing with.
- Guard against mail theft by depositing outgoing mail into a secure, official U.S. Postal Service collection box. Promptly remove incoming mail after it has been delivered.
- Monitor account information and billing statements. Know your billing cycles and review monthly statements for authorized charges or withdrawals. Missing statements could indicate someone has filed a change of address notice to divert your mail. Switch to electronic statements delivered directly to a private email address for added security.
- Obtain and review your credit report annually to ensure the information is correct. The three (3) credit reporting agencies are: TransUnion, Equifax, and Experian.

The Federal Trade Commission (FTC), the nation's consumer protection agency provides valuable information about keeping your privacy and identity secure. Read more at <http://www.consumer.ftc.gov/topics/privacy-identity>.

### **What to do if you become a victim:**

The FTC has prepared a guide to help you repair the damage that identity theft can cause, and reduce the risk of identity theft happening to you entitled, *Taking Charge – What to do if your identity is stolen*. Download the guide at <http://www.consumer.ftc.gov/articles/pdf-0009-taking-charge.pdf>.