

Tips for Avoiding Identity Theft

Identity theft – someone stealing your personal information to use for illegal purposes – is a crime that can damage your credit, your reputation, and your peace of mind. You can reduce the possibility of becoming a victim by keeping your personal information secure.

- **Guard your financial information.** Only provide your credit card or bank account number when you are actually paying for something with it.
- **Keep your social security number confidential.** It's the key that unlocks your identity. Don't give it to anyone unless you're sure who it is and why it's necessary to provide it. Ask your health insurer and other companies that may use your social security number as your ID number to give you a substitute number. If your state department of motor vehicles uses it as your driver's license number, ask if you can get an alternate number.
- **Beware of imposters.** Crooks pretending to be from companies you do business with may call or send an email, claiming they need to verify your personal information. Be especially suspicious if someone contacts you and asks you to provide information they should already have. Before responding, contact the company directly to confirm the call or email is from them.
- **Keep your mail safe.** Your mail contains account numbers and other personal information. Collect it promptly from your mailbox and ask the post office to hold it if you're going away. Send bill payments from the post office or a public mailbox, not from home.
- **Get off credit marketing lists.** Credit bureaus compile marketing lists for preapproved offers of credit. These mailings are a gold mine for identity thieves, who may steal them and apply for credit in your name. Get off these mailing lists by calling 888-567-8688 (your social security number will be required to verify your identity). Removing yourself from these lists does not hurt your chances of applying for or getting credit.
- **Memorize your passwords and PIN numbers.** Don't leave them in your wallet or on your desk where someone else could find them.
- **Lock it up.** Keep your personal information locked up at home, at work, at school, in your car, and other places where you might keep it so others won't have easy access to it.
- **Stay safe online.** Don't send sensitive information such as credit card numbers by email, since it's not secure. Look for clues about security on Web sites. At the point where you are asked to provide your financial or other sensitive information, the letters at the beginning of the address bar at the top of the screen should change from "*http*" to "*https*" or "*shttp*." Your browser may also show that the information is being encrypted, or scrambled, so no one who might intercept it can read it. But while your

information may be safe in transmission, that's no guarantee that the company will store it securely. See what Web sites say about how your information is safeguarded in storage.

- **If you are on active duty in the military, put an active duty alert on your credit files.** The alert will stay in your files for at least 12 months. If someone applies for credit in your name, the creditors will take extra precautions to make sure that the applicant is not someone pretending to be you. Just contact one of the three major credit bureaus to place the active duty alert; it will be shared automatically with the other two: Equifax, 800-525-6285, TDD 800-255-0056, www.equifax.com; Experian, 888-397-3742, TDD 800-972-0322, www.experian.com; TransUnion, 800-680-7289, TDD 877-553-7803, www.transunion.com.
- **Check your credit reports regularly.** If you find accounts that don't belong to you or other incorrect information, follow the instructions for disputing those items.
- **You can ask for free copies of your credit reports in certain situations.** If you were denied credit because of information in a credit report, you can ask the credit bureau that the report came from for a free copy of your file. And if you are the victim of identity theft, you are on public assistance, or if you are unemployed but expect to apply for work within 60 days, you can ask all three of the major credit bureaus for free copies of your reports. Contact the credit bureaus at the numbers or Web sites above.
- **Everyone can request free copies of their credit reports once a year.** In addition to the rights described above, a new federal law entitles all consumers to ask each of the three major credit bureaus for free copies of their reports once in every 12-month period. This free annual report program started in late 2004 and is being phased in gradually across the country, from West to East. Go to www.ftc.gov/credit or call 877-382-4357 for more details and to see when you can make your requests. You don't have to ask all three credit bureaus for your reports at the same time; you can stagger your requests if you prefer. **Do not contact the credit bureaus directly for these free annual reports.** They are only available by calling 877-322-8228 or going to www.annualcreditreport.com. You can make your requests by phone or online, or download a form to mail your requests.
- **Your state law may also entitle you to free credit reports.** Ask your local consumer protection or state attorney general's office. Any rights your state laws give you are *in addition* to your rights under federal law.
- **Be cautious about offers for credit monitoring services.** Why pay for them when you can get your credit reports for free or very cheap? Read the description of the services carefully. Unless you're a victim of serious and ongoing identity theft, buying a service that alerts you to certain activities in your credit files probably isn't worthwhile, especially if it costs hundreds of dollars a year. You can purchase copies of your credit reports anytime for about \$9 through the bureaus' Web sites or by phone: Equifax, 800-685-1111; Experian, 800-311-4769, TransUnion, 800-888-4213.
- **Help for victims is a phone call or a click away.** Call the Federal Trade Commission toll-free, 877-438-4338, or go to www.consumer.gov/idtheft for step-by-step advice about what to do if you're a victim of ID theft.