



## Identity Theft and Personal Internet Security

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### What is Identity Theft?

#### The illicit procurement and use of an identity not your own.

Identity Theft refers to a broad category of what can be termed "privacy crimes." It can include the theft of a Social Security number, identification card, driver's license, credit card, debit card, or even a calling card.

How does it happen? Identity thieves will go to any length to gather the information they need to make money from your name. From the low-tech approach of "dumpster-diving," digging through trash to unearth discarded material containing I.D. information, credit card statements and offers, to high-tech computer invasions. Other criminals gather information by looking over your shoulder to get any personal numbers.

Social Engineering is another method used by strangers to obtain the information they need to steal your identity through casual conversation. Otherwise innocent sounding questions form a string of information that can be pieced together to the thieves' advantage.

E-Commerce puts all the information an identity thief needs within easy reach of a knowledgeable crook with a computer. A variety of legitimate services used every day can be accessed to acquire all the background information needed to take over your identity.

#### How can you safeguard your identity? These tips can help.

- Shred or burn personal documents containing any kind of financial information. This includes pre-approved credit card applications received in the mail.
- Before you reveal any personal information about yourself or your finances, ask how it will be used and why it is needed.
- Always take your credit card receipts and ATM receipts with you after making a purchase.
- Retrieve your mail as soon as possible after delivery or change your mailbox to a style that locks.
- When away from home for several days, have a trusted friend stop by to pick up your mail. They will be able to give your home a "once over" while collecting your mail and paper.
- When making purchases online, only deal with well-known, reputable companies and only on sites that are secure. Look for the "Secure Site" icon, usually a lock, on your browser window.
- Don't keep anything with your Social Security number on it (i.e. health insurance cards) in your wallet.
- Understand the privacy policies of websites that you give information to. Don't use sites that are not clear about whether they pass your information on to other parties.

- When filling out forms requiring personal information, find out if you have to provide your Social Security number or drivers license number to complete the form. In many cases other forms of I.D. numbers can be used.
- Carefully review your credit card statements each month.
- Don't pre-print your checks with your drivers license number or Social Security number.
- Review your credit report at least twice per year to check for suspicious activity. Contact the credit company immediately if something is not right.
- Inquire about credit bureau protection policies. Many offer programs that require personal confirmation any time the credit report changes.
- Pay with cash as often as possible.
- Use only one credit card for online purchases. It's easier to notice unauthorized charges on your bill.

### **If you feel you have been a victim of Identity Theft...**

File a report with your local police department and get a copy of the report. Contact the fraud departments of each of the three major credit bureaus. Advise them that you believe you are a victim of identity theft. Request that a "Fraud Alert" be placed in your file and creditors must call you before opening any new accounts or changing existing accounts. Contact any creditor that may have been tampered with and speak with the fraud department or someone in security. Be sure to follow up with a letter. Maintain accurate records of everything you have done to clear up your credit. Include phone records and any correspondence.

### **National Credit Bureau Contact Information:**

#### **Equifax**

Credit Reports:  
1-800-685-1111  
Reporting Fraud:  
1-800-525-6285

#### **Experian**

Credit Reports:  
1-888-397-3742  
Reporting Fraud:  
1-888-397-3742

#### **TransUnion**

Credit Reports:  
1-800-916-8800  
Reporting Fraud:  
1-800-680-7289