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Resources

IDENTITY THEFT

Identity Theft Defined

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Identity theft happens when someone accesses your non-public personal information in order to commit theft. Non-public personal information includes but is not limited to your name, address, date of birth, social security number, and your mother's maiden name. Many identity thieves use this information to open credit card accounts or obtain loans in the victim's name.

How it can happen:

- » Stolen mail
- » Search through your trash
- » Phony postal change of address form
- » Stolen wallets and purses
- » Misrepresentation to obtain credit reports
- » Obtain or purchase information from the Internet
- » Counterfeit identification
- » Illegal access to computers

Things to do to protect yourself:

- » Do not carry documents like your Social Security Card, passport or birth certificate, except when necessary
- » Limit the number of credit cards or checks you carry
- » Shred all credit card receipts, solicitations, cancelled checks and financial documents
- » Do not give document numbers or any other information over the phone unless you know the caller is legitimate
- » Do not put your Social Security Number on your checks
- » Call your credit card company if your card has expired and you did not receive a replacement
- » Do not send private information via the web unless it is encrypted on a secure website
- » Never write down PINs or passwords; memorize them
- » Review account statements carefully and report any suspicious activity
- » Make sure your computer has current anti-virus software

If you believe you have been a victim of Identity Theft or fraud, report it as soon as possible.