

IDENTITY THEFT



*What **YOU** can
do to protect
yourself.*



SOCIAL SEC



Learn to protect yourself

Learn to protect yourself

Dear Friend:

Identity theft is a form of consumer fraud in which a person wrongfully obtains and uses someone else's personal or financial information. Unfortunately, it is a crime that is growing. The Federal Trade Commission estimates that 9 million consumers have their identity stolen each year.

Thieves collect information by stealing mail, spying for PIN numbers at ATM machines and even digging through trash for financial statements and receipts. It is very important to protect your Social Security number, bank account and credit card numbers, passwords and financial information.

Identity theft is serious. While some identity theft victims can resolve their problems quickly, others spend hundreds of dollars and many days repairing damage to their good name and credit record. This brochure will provide tips on how to avoid becoming an ID theft victim and what to do should you be stung by one of these thieves.

Sincerely,

Senator XX

Take These Steps to *Stop* Thieves

- Do not carry your credit cards, Social Security card, passport or birth certificate in your wallet or purse all the time. Carry them only when they are needed.
- Carefully monitor your monthly credit card statements and order a credit report once a year to check for inaccuracies and fraudulent use of your accounts. If you applied for a new credit card and it hasn't arrived in a timely manner, call the bank or credit card company involved.
- Never respond to unsolicited request for your Social Security number or financial data.
- Shred credit card and ATM receipts and any pre-approved credit offers that you don't plan to use before discarding.
- When ordering new checks, do not provide unnecessary information such as your Social Security number, telephone number, and driver's license number.
- Be very careful when using your credit card or providing information online or over the phone. Only provide this information if you are sure who you are dealing with and on websites you know are secure.



Common Ways *ID Theft* Occurs

Dumpster Diving

Thieves rummage through trash looking for bills or other items with your personal information on it.

Skimming

Thieves steal credit/debit numbers by using a special storage device when processing business transactions.

Phishing

Thieves pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.

Changing Your Address

Thieves divert your billing statements to another location by completing a "change of address" form.

Old Fashioned Stealing

Thieves steal wallets, purses and mail, including bank and credit card statements, preapproved credit card offers and new checks or tax information. Thieves steal personal records from employers or bribe employees who have access to that information.

If *You* Become a Victim



- File a report with your local police department.
- Contact your bank and notify all institutions with whom you have a financial relationship.
- Tag accounts closed due to fraud as "Closed at consumer's request."
- Place a fraud alert statement on your credit report.
- Request bi-monthly copies of your credit report until your case is finally resolved (free to fraud victims).
- File a complaint with the Federal Trade Commission by calling the FTC's Identity Theft Hotline at **1-877-ID-THEFT (438-4338)** or use the complaint form on the website at www.ftc.gov/idtheft.

Free Credit Reports Available

You can obtain a free copy of your credit report once a year from each of the following credit bureaus, **Experian, TransUnion and Equifax**, by visiting the website at www.annualcreditreport.com or by calling 1-877-322-8228.



Senator XX

XX District

Disclaimer:

It is important to note that this information may have changed since this piece was printed.