

How do I ...



## Protect myself from identity theft?

### ON THE TELEPHONE

- NEVER give out any personal information over the phone unless you initiated the call.
- Be suspicious of calls requesting surveys. It could be a ploy to get you to give out personal information.
- “Opt out” of telemarketing calls. Here’s the number to call, 1-888-5opt out or 1-888-567-8688.

### WHILE OUT AND ABOUT

- Always be aware of your surroundings, never leave your wallet or purse unattended, even for a second, in a shopping cart or on a counter.
- Be aware of anyone trying to look over your shoulder while entering PIN numbers.
- Do not let merchants handwrite your SSN on your checks.
- Do not have your driver’s license number printed on your checks.
- Only carry ID and credit cards or bank cards that you will be using.
- Know who has access to your personal information at work and that records are in a secure location.
- NEVER leave your purse or wallet in the car (even under the seat or in the trunk) — take it with you.
- Avoid leaving documentation with your address, bank account numbers, or other personal data in the glove box in your car.

## IMPORTANT ! IF YOU ARE A VICTIM

Contact the fraud department of EACH of the three major credit bureaus.

### EQUIFAX

To report fraud: 1-800-525-6285 and write Equifax.

To order your credit report: 1-800-685-1111 or write

Equifax—www.equifax.com  
P.O. Box 740241  
Atlanta, GA 30374-0241

### EXPERIAN

To report fraud: 1-888-EXPERIAN and write Experian.

To order your credit report: 1-888-EXPERIAN or write

Experian—www.experian.com  
P.O. Box 949  
Allen, TX 75013—0949

### TRANS UNION

To report fraud: 1-800-680-7289 and write Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834.

To order your credit report: 1-800-888-4213 or write

Trans Union—www.transunion.com  
P.O. Box 1000  
Chester, PA 19022

For more information on how to protect yourself from identity theft, contact the Worthington Police Department at (507) 372-2136.

## Identity Theft

Don't let bad things happen to your good name



### PROTECTING YOUR PERSONAL INFORMATION

- Social Security Number
- Credit Cards
- Bank and ATM Cards
- Address
- Reputation



## INTRODUCTION

Identity theft involves acquiring key pieces of someone's identifying information, such as name, address, date of birth, social security number, and mother's maiden name, in order to impersonate them. This information enables the identity thief to commit numerous forms of fraud which include: taking over your financial accounts, opening new bank accounts, purchasing cars, applying for loans, credit cards, and social security benefits, rent apartments and establishing services with local utility and telephone companies.

Identity Theft has been around as long as people have made monetary and credit transactions without having to be present or show photo I.D. However, it has become more prevalent through use of the Internet.

Unlike your fingerprints, which are unique to you and cannot be given to someone else to use, your personal data CAN be used by others.

The average victim will spend \$1,374 and 175 hours cleaning up their credit reports. That's a great deal of time and money out of their own pockets.

We live in a time when if you make it easy to steal from you, chances are someone will. Consumers have to be much smarter.

## HOW THEY GET YOUR INFORMATION

Even though you think you have secured your personal information, identity thieves have ways of stealing your data for personal gain by:

- **stealing wallets and purses** with identification on paystubs, Palm Pilots, health insurance cards, bank and credit cards.
- **stealing mail** including bank and credit card statements, pre-approved credit offers, telephone calling cards, and tax information.
- **diverting mail** by completing a "change of address form."
- **dumpster diving**—rummaging through personal or business trash.
- **shoulder surfing**—looking over your shoulder while you use the ATM or payphone to get your PIN.
- **obtaining credit reports fraudulently** by posing as a landlord, employer, or someone else who may have a legitimate need for and legal right to the information.
- **acquiring records** (*business or personal*) at work.
- **searching homes**
- **using the Internet**
- **buying personal information** from "inside" sources. (*From employees with access to credit or service information*)
- **posing as a telemarketer** taking a survey.
- **"phishing"** with emails from fake companies asking you to update your account information.



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### AT HOME

- Shred all pre-approved credit card applications, credit card receipt bills, and other documents containing personal information.
- Promptly remove mail from your mailbox, and deposit outgoing mail in a post office collection mailbox or at your local post office. NEVER mail outgoing mail from your home mailbox.
- Store extra checks, ID's and extra credit cards in a locked safe.
- Check over all bills for accuracy before you pay them.
- Photocopy both sides of your driver's license and credit cards so you have all the information if your wallet or purse is stolen.



### ON YOUR PERSON

- Empty your wallet of extra credit cards and ID's, and NEVER carry your social security or medicare cards or any documentation with your SSN on it.
- NEVER carry a passport or birth certificate.
- NEVER store PIN numbers in your wallet
- NEVER let your checkbook, wallet or purse out of your sight.

### ON THE INTERNET

- Only use one credit card for all your online purchases.
- NEVER give out passwords or personal data to companies claiming they need to "update" your information.
- Don't use birthdays, phone numbers or mother's maiden name for passwords.