

Identity Theft

If you believe you are a victim of ID Theft, the Federal Trade Commission recommends you take the following four steps as soon as possible:

1. Place a “fraud alert” on your credit report by contacting the fraud department of any one of the three major consumer-reporting bureaus: Equifax, Experian, TransUnion.
2. If, you believe you have accounts that have been tampered with, close them right away.
3. File a report with your local police department or the police in the community where the theft took place.
4. File a complaint with the FTC.
 - a. The FTC maintains a database of ID theft cases used by law enforcement agencies for investigations. Filing a complaint also helps them learn more about the ID theft and the problems are having so they can better assist you and other victims.

You should maintain a record with all details of your conversations and keep copies of all correspondence.

Unfortunately, there are no sure ways to prevent identity theft from happening, but there are actions you can take to limit the damages someone who abuses your name and credit can do:

- Order a copy of your credit report
 - You can order a FREE copy of your credit report once every 12 months by visiting the website annualcreditreport.com
 - Check it to make sure there are not any accounts open or activity on it that you do not recognize.
- Do not carry your Social Security card in your purse or wallet
 - Leave it in a secure place. Only give your number out when necessary and ask to use other types of identifiers.
- Consider your checks
 - Next time you order checks, have only your first initial and last name on them. If you have a Post Office Box use that instead of your home address. Never have your SSN printed on your checks. You can always write it on the check, if necessary.
 - When ordering new checks, consider having them mailed to the bank for you to pick up instead of having them sent to your mailbox.
- Treat your mail carefully
 - Take your outgoing mail to the PO drop off if you can. Otherwise, wait until you know when the mail person will pick up your mail and place it in the mailbox then. NEVER place mail in the box overnight if you can help it.
 - If you are going on vacation, consider having a trusted person collect your mail. Alternatively, have it held at the post office.
- Treat your trash carefully
 - Tear or shred your charge receipts, copy of credit applications, insurance forms, physician statements, checks and bank statement.
 - Take advantage of the bank’s free shred days.

The Federal Trade Commission www.ftc.gov is a great resource and wealth of knowledge.