

# Protect Yourself From Identity Theft



## How They Get To You

- Steal your purse or wallet
- Break into your home
- Go through your garbage
- Play con games (pretending to be with a government agency, utilities company, etc)
- Take your mail
- Steal information from businesses
- Set up fraudulent internet companies and web sites
  - Almost half of the identity theft cases reported to the Federal Trade Commission (FTC) were internet related.

## What Thieves Do With Your Identity

- Get credit cards
- Take out auto loans
- Apply for mortgages
- Open bank accounts
- Write bad checks
- Destroy your credit report

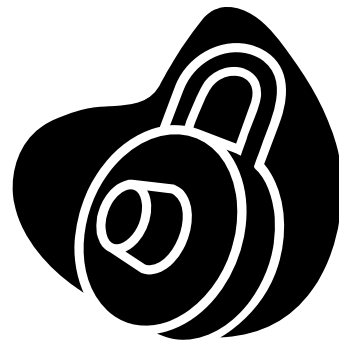
### If Your Identity Is Stolen

- Contact one of the three major credit reporting agencies:
  - Equifax: 800-685-1111
  - Experian: 888-397-3742
  - Trans Union: 800-916-8800
- Close any account that is fraudulent or you think has been altered.
- Call the FTC to receive an ID Theft Affidavit to help you dispute the questionable accounts
- File a police report
- Find more information at [www.creditadvisors.org](http://www.creditadvisors.org)

## Your Best Defense:

# YOURSELF

- Shred documents
  - Old checks, bill stubs, pre-approved credit cards, etc.
  - Anything with personal information
- Protect your social security number
  - Don't carry your SS card with you
  - Don't give out your number or use it as an identification number
  - Don't use it as a password
- Monitor your credit report
  - Every six months is a good rule of thumb
- Ask lots of questions
  - If anything feels suspicious, it usually is
  - Check on businesses with your local Better Business Bureau



# [www.creditadvisors.org](http://www.creditadvisors.org)