



# Protect Yourself Against Identity Theft

## Preventing Identity Theft

- **Do not give out personal information** over the phone, through the mail, or over the internet unless you have initiated the contact or know with whom you're dealing.
- **Shred all documents**, including pre-approved credit applications, insurance forms, bank checks and statements you are discarding, and other financial information.
- **Protect your computer** from internet intruders—use “firewalls.” Also use anti-virus software and keep it up-to-date.
- **Create hard-to-guess passwords** that cannot be found in any dictionary. Select passwords with at least eight characters and that include a mix of numbers and both uppercase and lowercase letters.
- **Minimize the identification information** and the number of cards you carry. Take only what you'll actually need.
- **Do not put your Social Security number on your checks or your credit receipts.** If a business requests your Social Security number, give an alternate number.
- **Be careful when using ATM machines and long-distance phone cards.** Someone may look over your shoulder and get your PIN numbers.
- **Make a list** of all your credit card account numbers and bank account numbers with customer service phone numbers, and keep it in a safe place.
- **If you request a new credit card** and it doesn't arrive in an appropriate period of

time, call to make sure someone has not filed a change of address for you.

- **Never submit your credit card number** to a website unless it is encrypted on a secured site. Look at the bottom of the screen for a padlock symbol. Do not select to save your information on the site for future transactions.
- **Pay attention to your billing cycles.** Follow up with creditors if bills don't arrive on time. A missing credit card bill could mean an identity thief has taken over your credit account and changed your address.
- **Cancel all credit cards you have not used** in the last six months.
- **Order your credit report** at least twice a year from the three major credit bureaus:  
**Equifax:** [www.equifax.com](http://www.equifax.com)  
**Experian:** [www.experian.com](http://www.experian.com)  
**Trans Union:** [www.transunion.com](http://www.transunion.com)  
The Fair Credit Reporting Act allows you to get one free credit report from each of the three major credit bureaus once per year. Visit [www.annualcreditreport.com](http://www.annualcreditreport.com).
- **Correct all mistakes on your credit report** in writing. Send a certified letter to the credit reporting agency identifying the problems item by item, include a copy of the credit report, and send the letter return receipt requested.

## WHAT TO DO IF YOU'RE A VICTIM

If you believe that someone has stolen your identity, you should:

- **Contact the fraud department** of each of the three major credit bureaus to report the

identity theft and request that the credit bureaus place a fraud alert and a victim's statement in your file. The following are the telephone numbers for the fraud departments of the three national credit bureaus: Trans Union: 1-800-680-7289; Equifax: 1-800-525-6285; Experian: 1-888-397-3742. You may request a free copy of your credit report. Credit bureaus must provide a free copy of your report if you have reason to believe the report is inaccurate because of fraud and you submit a request in writing.

- **Review your report** to make sure no additional fraudulent accounts have been opened in your name, or unauthorized changes made to your existing accounts. Also, check the section of your report that lists “inquiries” and request that any inquiries from companies that opened the fraudulent accounts be removed.
- **Contact any bank or other creditor where you have an account** advising that you think may be the subject of identity theft. Request that they restrict access to your account, change your account password, or close your account if there is evidence that your account has been the target of criminal activity.
- **File a report with your local police department.**
- **Contact the FTC's Identity Theft Hotline** toll-free at 1-877-ID-THEFT (438-4338). The FTC puts the information into a secure consumer fraud database and shares it with local, state, and federal law enforcement agencies.

*Content courtesy of [www.occ.gov](http://www.occ.gov) and [www.nccpc.org](http://www.nccpc.org).*