



IDENTITY THEFT

Identity theft happens when someone uses information about you without your permission. They could use your name, address, credit card, bank account, Social Security number, medical insurance and more.

Why should I care if someone steals my identity? You will be responsible for what the thief does while using your personal information and/or you may have to pay for what the thief buys. This is true even if you are not aware of the charges. How can that happen? A thief may get a credit card using your name. He would change the address on the account so the bills go to him, but he never pays them. That means the credit card company thinks you are not paying your bills and that will affect your credit.

An identity thief can use your name and information to buy things with your credit cards, get new credit cards, open accounts such as phone, electric or gas, steal your tax refund, obtain medical care, or even pretend to be you if they are arrested

Get your credit report. Your credit report is a summary of your credit history. It lists your name, address, Social Security number, credit cards, loans, how much money you owe and if you pay your bills on time. All information in the credit report should be about you. Get a copy of your credit report and make sure you recognize the information in it.

Check your credit report carefully for accounts or other information you do not recognize. You can get one free credit report every year from each credit reporting company (Experian, Equifax and TransUnion). Order online at www.annualcreditreport.com or call 1-877-3228228. Look for mistakes or accounts you do not recognize. This could mean someone has stolen your identity.

How to protect yourself from identity theft

-Watch your wallet, be careful with your credit or debit card, and NEVER give out your PIN number. Do not leave wallets, purses or valuables within view in your car.

-When shopping online, use strong passwords and only shop on secure websites (have an address that starts with "https"). Ensure your computer spyware is up-to-date.

-Do not enter personal information on public computers, such as the library.

-Keep your financial records, Social Security and Medicare cards in a safe place, shred papers that have your personal or medical information, and take mail out of your mailbox as soon as possible. If your Medicare number has been compromised, contact Medicare immediately for a new Medicare number.

-Examine your bank account statements monthly to ensure your accounts have no unauthorized charges. If they do, contact your banking institution immediately. Sign up to receive your statements online, to avoid theft from your mailbox.

-Only give your Social Security number if you must. Ask if you can use another kind of identification. Do not give your personal information to someone who calls or emails you.



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- Use passwords that are not easy to guess (use numbers and symbols when you can).
- Photocopy the contents of your wallet. Make copies of credit cards, ID cards and all other personal documents you keep in your wallet. Also, keep records of phone numbers to contact in case you need to close accounts or order replacement items.
- Cancel credit cards you are not using. The fewer credit cards you have, the less you will have to monitor.
- Consider subscribing to an identity theft protection service. Several companies offer services to help you in case you become victim to identity theft.

If you are a victim of Identity Theft

Notify and file a report with the Police Department. This documents the date, time and individual's personal information which helps when dealing with credit monitoring services or bureaus.

Place a Free Credit Freeze. Contact the national credit bureaus to request fraud alerts, credit freezes (also known as security freezes), and opt outs from pre-screened credit offers. When requesting a credit freeze online, the bureau may supply or have you create a personal identification number (PIN) or password to use when thawing or reactivating your freeze.

Equifax [Equifax.com/personal/credit-report-services](https://www.equifax.com/personal/credit-report-services) 800-685-1111

Experian [Experian.com/help](https://www.experian.com/help) 888-EXPERIAN (888-397-3742)

TransUnion [TransUnion.com/credit-help](https://www.transunion.com/credit-help) 888-909-8872

IdentityTheft.gov is the federal government's one-stop resource for identity theft victims. The site provides streamlined checklists and sample letters to guide you through the recovery process.

The FTC cannot resolve individual complaints, but it can provide information about what steps to take. The FTC says that complaints can help them and its law enforcement partners detect patterns of fraud and abuse, which may lead to investigations and stopping unfair business practices.

Important websites: Federal Trade Commission www.ftc.gov/idtheft Here you can:

-- Report Fraud -- Get Your Free Credit Report -- Report Identity Theft and Get a Recovery Plan -- Register for DO NOT CALL -- Find sample letters to dispute charges and how to deal with debt collectors,

“KEEP SAFE BY BEING PREPARED”

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