



Identity theft is a serious crime and is on the rise!

WHO ARE THE VICTIMS?

- Anyone
- Identity theft does not discriminate.
- Any age, sex, race.
- Students can be a victim and it could be years before they know it.

PROTECT YOURSELF

- Keep all personal documents locked in a safe.
- Shred any/all bank statements, credit card statements, etc.
- Don't give ANY personal information over the phone, by mail or over the internet. **ESPECIALLY** your date-of-birth, social security number and mother's maiden name.
- If it sounds too good to be true, then it usually is.
- Monitor all statements.
- Look at your receipts. Old machines print out ENTIRE credit card number. Cross out all but the last 4 digits.
- Monitor your credit card statements, keep them in a safe place, or SHRED them.
- Run occasional credit reports:
 - All three bureau's: Experian, Equifax and TransUnion
 - "Federal Fair Credit Reporting Act" provides you with one free credit report every 12 months.

WHAT TO DO IF YOU BECOME A VICTIM

1. Contact the three major credit bureaus to place a fraud alert and "victim statement" on your credit report. Order a copy of your report from each bureau and review for any inaccuracies. (See side bar).
2. Review your credit reports and close any accounts you believe have been tampered with or opened fraudulently. Continue to review your credit reports every six months.
3. Change P.I.N. numbers and passwords on existing accounts.
4. Contest all fraudulent accounts with the affected financial institution/business in writing and follow up by sending them the Federal Trade Commission's "Identity Theft Affidavit". The affidavit is found on the FTC's website at: www.consumer.gov/idtheft.
5. File a police report **AND** get a copy: **BE PERSISTENT!** The police report should identify all fraudulent activity. Under the "Police Report Initiative" the credit bureaus will accept a copy of the police report to block any fraudulent account information from appearing on your credit report.
6. Contact the Federal Trade Commission at 877-IDTHEFT, or online at www.consumer.gov/idtheft.

They will enter your complaint information into the national Identity Theft database and provide victim assistance and consumer education materials. Their website will also provide additional information about your rights as a victim and further explain all of the steps you will need to take to repair your good name.

Repairing your credit may be a time-consuming and frustrating undertaking, make sure to keep a detailed log of every step you take! These records will be useful as you contest any fraudulent activity and for law enforcement if an investigation is conducted.

Credit Bureaus

• EQUIFAX

To order your report call:
1-800-685-1111 or go online at: www.equifax.com

To report fraud call:
1-800-525-6285 and write to:
P.O. Box 740241
Atlanta, GA 30374-0241

• EXPERIAN

To order your report call:
1-888-397-3742 or go online at: www.experian.com

To report fraud call:
1-888-397-3742 and write to:
P.O. Box 9532
Allen, TX 75013

• TRANS UNION

To order your report call:
1-800-888-4213 or go online at: www.transunion.com

To report fraud call:
1-800-680-7289 and write to:
P.O. Box 6790
Fullerton, CA 92634-6790