



Identity (ID) theft is a crime where a thief steals your personal information, such as your full name or social security number, to commit fraud. The identity thief can use your information to fraudulently apply for credit, file taxes, or get medical services. These acts can damage your credit status, and cost you time and money to restore your good name. You may not know that you are a victim of ID theft until you experience a financial consequence (mystery bills, credit collections, denied loans) down the road from actions that the thief has taken with your stolen identity.

Take these steps to protect yourself from Identity theft:

- Secure your social security number. Don't carry your social security card around in your wallet or write your number on your checks. Only give out your social security number (SSN) when absolutely necessary.
- Don't respond to unsolicited requests for personal information (your name, birthdate, social security number, or bank account number) by phone, mail, or online.
- Watch out for "shoulder surfers". Shield the keypad when typing your passwords on computers and at ATM's.
- Collect mail promptly. Ask the post office to put your mail on hold when you are away from home.
- Pay attention to your billing cycles. If bills or financial statements are late, contact the sender.
- Review your receipts. Ask for carbon copies and incorrect charge slips as well. Promptly compare receipts with account statements. Watch for unauthorized transactions.
- Shred receipts, credit offers, account statements, and expired cards, to prevent "dumpster divers" from getting your personal information.

Check out usa.gov for more details about identity theft, common scams and frauds, housing scams, and online safety!

To check your credit annually go to: annualcreditreport.com

Contact one of the three major credit agencies to place a fraud alert on your credit records:

- Equifax: 1-888-766-0008
- Experian: 1-888-397-3742
- TransUnion: 1-800-680-7289