

## Identity Theft Protection

Identity theft is a crime in which an imposter obtains key pieces of personal information, such as Social Security, credit card or driver's license numbers, in order to impersonate someone else often for financial gain. The information can be used to obtain credit, merchandise, and services in the name of the victim, or to provide the thief with false credentials. In addition to running up debt, an imposter might provide false identification to police, creating a criminal record or leaving outstanding arrest warrants for the person whose identity has been stolen.

1. Do not give out personal information over the phone, through the mail or over the Internet, unless you have initiated the contact or are sure that you know who you are dealing with.

2. Guard your physical mail and trash from theft; use a paper shredder for any personal information.

3. Before revealing any personal identifying information, find out how it will be used, secured, and whether it will be shared with others.

4. Ask if you have a choice about the use of your information.

5. Do not carry your Social Security card; leave it in a secure place.

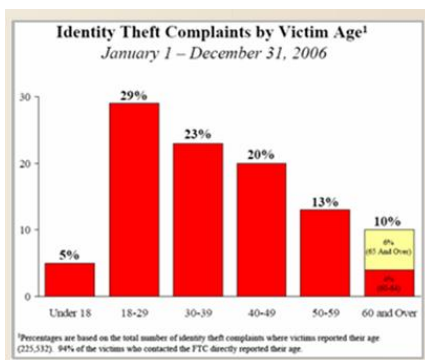
6. Give your SSN out only when absolutely necessary.

7. Pay attention to billing cycles. If you do not receive your bills on time, follow up with the creditor. A missing credit card bill could mean an identity thief has taken over your account and changed your billing address to cover his/her tracks.

8. Be wary of promotional scams which occur over the phone, online and through the mail.

9. Place a fraud alert on your credit report from each of the three major credit bureaus if you suspect anything.

10. Only conduct online shopping with known and reputable organizations. Never follow links in an email and provide personal information always go directly to the known website and ensure it is being used over a secure connection (SSL-ensure lock is at the bottom of window.)



If you think you are a victim of Identity theft take the following actions:

- Close accounts and cancel credit cards where suspicious activity occurred
- File a Police Report
- File a complaint with the Federal Trade Commission
- Contact the fraud department at each of the three major credit bureaus:
  - **Equifax:** [www.equifax.com](http://www.equifax.com)
  - **Experian:** [www.experian.com](http://www.experian.com)
  - **TransUnion:** [www.transunion.com](http://www.transunion.com)
- For check fraud contact the three major check verification companies
  - **TeleCheck** 800-710-9898
  - **Certegy** 800-437-5120
  - **International Check Services** 800-631-9656