



News article

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Protecting Yourself from Identity Theft

Identity theft is when someone else uses your name and personal information to commit fraud or theft. The thief can use your personal information (like your name and social security number) to open credit cards, bank accounts, secure deposits on cars or houses, and even rob your retirement earnings. Once you have been a victim of identity theft, the mess it can leave is very hard to clean up. It could result in financial ruin-bad credit, large bills for you to pay, and it could even force you to file bankruptcy.

Identity thieves can obtain your personal information in a variety of ways. They steal your mail from your mailbox, dig through your trash for receipts or statements, or somehow trick you into giving them your information over the phone or internet. Be careful never to give your social security number out to anyone-they don't need it! There are lots of other things you can do to protect yourself from identity theft as well....

Tips to protect yourself from identity theft:

- * Never give your credit card number or other personal information over the phone unless you initiate the call and know you can trust the business.
- * Be aware of internet/email scams: Never give personal information to anyone asking for it. Also, make sure you are using a secured sight when you do use personal information like SS# or credit card numbers.
- * Shred or tear up papers with your personal information, such as bill statements and mail solicitations for credit cards. Always take your ATM and credit card receipts. To be extra careful, you can discard the shredded papers in different bags.

- * Remove extra information from your checks, such as Soc. Sec. no. (SSN), date of birth, address, middle name. Checks can be lost or stolen, or information copied.
- * Memorize your social security and PIN numbers and passwords. Don't carry extra credit cards, Social Security card, birth certificate, or passport, unless essential
- * Choose an "assigned" driver's license number from the DOT. (Don't use your SSN.)
- * Don't reveal financial or unnecessary personal information on sweepstakes entries, prize offers, warranty cards, subscriptions, city directories, etc. Information often is sold and circulated – increasing your junk mail and the risk of Identity theft. These types of junk mail try to trick you by writing that they have been trying to reach you...they haven't. Don't call any phone numbers on these correspondence, you may be calling overseas and won't know it until your phone bill comes. This could cost you thousands of dollars.
- * Ask the national credit reporting agencies NOT to give your name to solicitors. (Credit reporting agencies sell lists to credit card marketers and others.) To remove your name, call 888-567-8688 (888-5-OPT-OUT.) You may request to be removed for two years, or you may request permanent removal.
- * Examine your account statements every month to prevent unauthorized charges.
- * Be sure to protect you important information from unscrupulous family members or friends that spend a lot of time in your home. Many senior citizens are defrauded by family members.
- * Check your credit report three times a year to make sure there are not accounts open that you don't know about. If there is contact the three reporting agencies immediately (www.experian.com <<http://www.experian.com/>>, www.transunion.com <<http://www.transunion.com/>>, www.equifax.com <<http://www.equifax.com/>>).

You can use each of these sites once every 12 months to check your report- so be smart- use one of them to check your report every four months.

If you or someone you know has been a victim of identity theft, or thinks they might be, please contact the credit reporting agencies immediately.

Recovering from Identity Theft

Being a victim of identity theft can be devastating to a person. The thief steals your personal information to sabotage your financial life, and leaves you to clean up the mess. This can ruin your credit, leave you with a lot of bills to pay, and keep you from accomplishing your goals. Once you realize that you have been a victim of identity theft there are a few things that you should do immediately.

* Call all three of the credit reporting agencies and tell them of the misuse of your credit. They can then "flag" your account so that potential creditors check your identity thoroughly. You also need to call all of the companies that fraudulent charges have been made to, so that charges made by someone other than you can be removed from your account. It will be your responsibility to prove that the charges were made by someone other than you, and you may be held responsible for part of the charges, in many cases a total of \$50 per account. When you contact these companies it should be by phone and in writing.

* Report the fraud to the sheriff's department with jurisdiction in your area. Make sure you keep a copy of your police report. Some banks or creditors may need it to file your fraud claim.

* If you have stolen checks contact your bank or lender and cancel the checks immediately. This will cause the checks to be inactive and no fraudulent charges can be made.

Identity theft can be a very devastating to everyone so be very careful and vigilant in caring for your personal information.

For more information contact www.ftc.gov or your local county extension office.