IDENTITY THEFT

Practices to Avoid Identity Theft

- **Do** avoid paper billing by requesting secure electronic statements instead or have them mailed to a Commercial Mail Receiving Agency (CMRA).
- **Do** lock your mailbox.
- **Do** keep your information safe, both online and offline, by shredding documents containing personal information and by using passwords to protect sensitive computer files.
- **Do** use unique, hard-to-guess passwords that include a combination of letters, numbers, and symbols.
- **Do** install and update antivirus, anti-malware, and security programs on all computers, tablets, smartphones and operating systems.
- **Do** disable Bluetooth on devices when not in use.
- **Do** watch out for "phishing" scams.
- **Do** fight "skimmers" by examining ATMs to see if all the parts are solid and not add-ons, covering the keypad/screen with your hand while typing your password or pin, and always looking for suspicious holes or cameras.
- **Don't** disclose your full nine-digit Social Security number.
- **Don't** use the same password across multiple accounts.
- **Don't** disclose information commonly used to verify your identity on social network sites such as date of birth, city of birth, mother's maiden name, first or favorite car, best friend in HS, HS mascot, first or favorite pet and name of high school.
- **Don't** make purchases, pay bills, or send sensitive information over unsecured wifi networks.
- **Don't** trust unsolicited offers and ads.

Suspended Social Security Number: Consumers are reporting a "government related scam." The consumer receives a call and is told that their SSN was used in criminal activity. The caller will claim that the SSN has been suspended and they can help the victim get the situation cleared up. The Social Security Administration does NOT suspend SSNs ever! Do not give personal information out to callers. If you feel you've been scammed, report it to the FTC immediately. Also, personally look up the number of and call the agency the scammer(s) claims to represent. Make a detailed record of the interaction and be prepared to provide as much information as possible.

Mobile Phone Scams: This scam was identified when a consumer received an email from their mobile phone provider. The email stated, "Your new mobile phone is on its way" and listed a delivery address that didn't belong to the consumer. The address was that of a local hotel. Further investigation revealed that someone had used a fake identity to obtain the consumer's account information and ordered the additional phone on the consumer's account.

Report fraud & identity theft scams to the FTC at 1-877-FTC-HELP (1-877-382-4357) or online: ftc.gov/complaint.

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What to Do if Your Identity is Stolen

The FTC has put together a great, step-by-step guide on what to do if you think your identity has been stolen (link below). Here's where to start: https://www.identitytheft.gov/steps.

Take action immediately! Keep records of your conversations and all correspondence.

Flag Your Credit Reports. Contact the fraud department of the three major credit reporting agencies. Tell them you are an identity theft victim. Ask them to place a "fraud" alert in your file. An initial fraud alert is good for 90 days.

♦ Equifax 1-800-525-6285 ♦ Experian 1-888-397-3742 ♦ TransUnion 1-800-680-7289

Order Your Credit Reports. Each company's credit report about you is slightly different, so order a report from each company. They must give you a free copy of your report if it is inaccurate because of fraud. When you order, you must answer some questions to prove your identity. Read your reports carefully to see if the information is correct. If you see mistakes or signs of fraud, contact your creditors about any accounts that have been changed or opened fraudulently. Ask to speak with someone in the security or fraud department.

Create an Identity Theft Report and Report it to the Local Police. An Identity Theft Report can help you have fraudulent information removed from your credit report, stop a company from collecting debts caused by identity theft, and get information about accounts a thief opened in your name. To create an Identity Theft Report:

- File a complaint with the FTC at ftc.gov/complaint or 1-877-438-4338; TTY: 1-866-653-4261. Your completed complaint is called an FTC Affidavit.
- Take your FTC Affidavit to your local police, or to the police where the theft occurred, and file a police report. Get a copy of the police report.

For more information regarding identity theft, visit the following websites:
Federal Trade Commission (FTC) **http://www.consumer.ftc.gov/features/feature-0014-identity-theft;**
FTC Identity Theft Online Complaint Form **https://www.ftccomplaintassistant.gov; www.fraud.org.** (You can also call: 1-800-876-7060.)

Preventing Other IRS Scams and Fraud: It is very common for criminals to file IRS Tax Returns using stolen identities. The fraudsters will typically file early and claim their tax refunds before the victim is aware. It is only when the victim attempts to file their own valid tax forms that they are informed a refund has already been issued. Victims of identity theft can request a PIN to prove their identity when filing tax returns.

Children can also be Victims of Tax Fraud and Identity Theft: Increasingly, children are becoming victims of identity theft and tax fraud. Criminals will obtain Social Security Numbers or will attempt to obtain credit cards in the names of minor children. It is only when parents attempt to obtain legitimate cards for their children that they discover their children have been targeted. To prevent this, parents may place freezes on accounts for their children to ensure no new credit is issued until they are ready. It is recommended you request credit reports for your children to monitor any fraudulent activity.

You can get free copies of your credit report once a year from each agency. It is recommended that you request a score from a different agency every four months to monitor your credit.