

Identity Theft Prevention



Identity thieves are always on the lookout for their next victim. But with a little bit of prevention, you can reduce the risk of having your identity stolen - by letting yourself be an easy target.

How can you protect yourself?

Use the following checklist to prevent identity theft from striking.

Check and review your credit report annually

- Visit annualcreditreport.com
- Check for unrecognized accounts
- Look for discrepancies on current accounts

Review your bank statements regularly

- Track all deposits and withdrawals
- Be aware of unusual transactions

Shred it, don't trash it

- Paid bills
- Old bank statements
- Unused credit card applications

Keep important numbers secure

- Credit/debit card numbers
- Social Security numbers
- PIN numbers
- Online log-in IDs and passwords

Opt out of unnecessary credit card offers

- Call 1-888-5OPTOUT or
- Visit optoutprescreen.com

Clues your identity has been stolen

As you follow the checklist above, pay attention to any events that might indicate that your identity has been stolen.

They include:

- Discovering open accounts that you didn't open
- Seeing purchases listed on your bank statement that you didn't make
- Finding fraudulent or inaccurate information on credit reports
- Failing to receive bills or scheduled mail
- Receiving credit cards for which you didn't apply
- Being denied credit for no apparent reason
- Getting calls or letters from debt collectors about items that you didn't buy

Just in case...

Even with preventative measures, identity theft can still happen. Keep a list on hand of the contact information for each of your financial institutions (i.e. bank, credit card, student loans) so you're able to quickly respond.

This should include:

- Company name
- Fraud department phone number
- Fraud department e-mail
- Website

Remember, the faster you respond, the better you can minimize the damage caused by identity theft.