

IDENTITY THEFT

Identity theft is one of the fastest growing crimes in the United States. Criminals are using victim's credit card numbers, social security numbers and driver's license numbers to net thousands of dollars within a short period of time.

Identity theft is difficult to detect and even more difficult to investigate. Victims can spend years repairing their credit history after a criminal victimizes them. There are ways to prevent yourself from becoming a victim of identity theft.

- Never leave your purse or wallet unattended at work, restaurants, health clubs, in your shopping cart, at church, or at social gatherings. Never leave your purse or wallet in open view in your vehicle, even if the doors are locked.
- Destroy (shred) all checks immediately when you close a checking account. Destroy or keep in a safe place, courtesy checks your bank or credit card company sends you.
- Reconcile your check and credit card statements in a timely fashion and challenge any purchases or withdrawals you did not make.
- Limit the number of credit cards you have to reduce your exposure and cancel any inactive accounts.
- Destroy all unused pre-approved credit card and loan applications you may receive. A criminal can take an application, fill it out with a new address and start using your credit.
- Never give out important information over the phone unless you initiated the contact. This includes driver's license numbers, credit card numbers, bank account information, date of birth, and social security numbers.
- Safeguard your credit and ATM card receipts by shredding them before discarding them.
- Shred all bank statements, tax documents, W-2 forms, or any other documents that may contain personal information including your social security number.
- Don't give out your PIN numbers or write them on your credit or ATM cards.
- Keep a list or photocopy (front and back) of all credit and identification cards you carry in the event they are stolen. It is very important to report these items stolen as soon as possible.
- Don't give out personal information online. (Family web sites, Facebook, Twitter etc.)
- Protect your mother's maiden name, especially when using family tree tracers and genealogy services. Maiden names are often used as passwords to access accounts over the telephone.

If you become a victim of identity theft, make a police report as soon as possible and contact your bank and credit cards companies on all accounts that are affected. If your social security number is being used, contact the Social Security Administration Hotline at 1-800-772-1213.

Obtain copies of your credit report periodically to see if there are any unknown credit lines in your name.

The three main credit-reporting agencies are:

Equifax Credit Information Services 1-800-556-4711

Trans Union 1-800-680-7293

Experian 1-800-353-0809