

# IDENTITY THEFT

- **An estimated 500,000 to 700,000 people will be victims of Identity Theft this year.**
- **Trans Union, one of the 3 credit reporting agencies receives about 2,000 calls a day from victims of Identity Theft.**

**Identity Theft occurs when someone uses bits and pieces of information about an individual, usually the Social Security Number, to represent him or herself as that person for fraudulent purposes. Identity thieves may also use date of birth, mother’s maiden name, and driver’s license number.**

## **How Identity Thieves Get Your Personal Information . . .**

- They steal wallets and purses containing your identification, credit, and bank cards.
- They steal your mail, including your bank and credit card statements, pre-approved credit offers, telephone calling cards and tax information.
- They complete a “change of address form” to divert your mail to another location.
- They rummage through your trash or the trash of businesses, for personal data in a practice known as “dumpster diving.”
- They fraudulently obtain your credit report by posing as a landlord, employer or someone else who may have a legitimate need for – and a legal right to – the information.
- They get your business or personnel records at work.
- They find personal information in your home.
- They use personal information you share on the Internet.
- They buy your personal information from “inside” sources. For example, they may pay a store employee for information about you that appears on an application for goods, services, or credit.

## **Things You Can Do to Help Prevent Identity Theft . . .**

- Don’t give out your Social Security Number unless absolutely necessary.
- Don’t carry all your credit cards with you – limit yourself to only one or two.
- Do not write credit card numbers on your checks.
- Get your Social Security Number off your driver’s license.
- Put only your name and phone number in the phone book – do not add titles like doctor, attorney, etc. by your name, it might show possible wealth.
- Shred all canceled checks you throw away.
- Destroy all credit card applications you receive in the mail.
- Secure your mailbox.
- Pick up new checks at the bank.

# RESOURCES TO REPORT IDENTITY

## **Credit Reporting Bureaus**

- **Equifax:** PO Box 105069, Atlanta, GA 30348  
Report fraud: Call 800.290.8749 and write to address above.  
Order credit report: 800.685.1111.  
Web: [www.equifax.com](http://www.equifax.com)
  
- Experian (formerly TRW): PO Box 9532, Allen, TX 75013  
Report fraud: Call 888.EXPERIAN (888.397.3742) and writ to address above.  
Fax: 800.301.7196  
Order credit report: 888.EXPERIAN  
Web: [www.experian.com](http://www.experian.com)
  
- **Trans Union:** PO Box 6790, Fullerton, CA 92834  
Report fraud: 800.680.7289 and write to address above.  
Other credit report: 800.888.4213  
Web: [www.transunion.com](http://www.transunion.com)

**To opt out of pre-approved offers of credit** for all three bureaus, call 888.5OPTOUT. This establishes a two-year opt-out. For permanent opt-out status, put your request in writing.

Remember, you are entitled to a **free credit report** if you are a victim of identity theft, if you have been denied credit, if you receive welfare benefits, or if you are unemployed.

## **Social Security Administration**

Report fraud: 800.269.0271

Order Personal Earnings and Benefits Statement: 800.772.1213

Web: [www.ssa.gov](http://www.ssa.gov)

## **To remove your name from mail and phone lists**

- Direct Marketing Association (Web: [www.the-dma.org](http://www.the-dma.org))
- Mail Preference Service, PO Box 9008, Farmingdale, NY 11735
- Telephone Preference Service, PO Box 9014, Farmingdale, NY 11735

## **To report fraudulent use of your checks**

- CheckRite: 800.766.2748
- Chexsystems: 800.428.9623
- CrossCheck: 800.843.0760
- Equifax: 800.437.5120
- International Check Services: 800.631.9656
- SCAN: 800.262.7771
- TeleCheck: 800.710.9898