

## Identity Theft – Some things you should know...

Your identity is sacred and should be treated as such. There are many desperate and deceptive people in the world that will try to take your identity from you, so you need to always make sure you are aware of who requests your personal information and why they need it.

Children are also being targeted as much if not more frequently than adults; the younger the child the more vulnerable they are. That's because this gives the fraudsters more time to go undetected while they use the child's identity.

**How do thieves get your information?** Various ways. They might:

- Go through trash cans and dumpsters, stealing bills and documents that have sensitive information
- Work for businesses, medical offices, or government agencies, and steal personal information on the job
- Misuse the name of a legitimate business, and call or send emails that trick you into revealing personal information
- Pretend to offer a job, a loan, or an apartment, and ask you to send personal information to "qualify"
- Steal your wallet, purse, backpack, or mail, and remove your credit cards, driver's license, passport, health insurance card, and other items that show personal information

**What can you do to protect yourself?** Many things. Education and awareness is key.

- Read/review your credit reports, **AND** credit reports of your children. In one instance, fraudsters had been using a teenager's identity for a decade before anyone became aware, resulting in an estimated fraud of \$750,000.
- Read/review your bank, credit card, and account statements regularly, as well as the explanation of medical benefits from your health plan. If a statement doesn't come on time, or has mistakes, contact the business.
- Shred all documents that show personal, financial, and medical information **before** you throw them away.
- Don't respond to email, text, and phone messages that ask for personal information. Legitimate companies don't ask for information this way. **DELETE THE MESSAGES.**
- Keep all documents that show a child's personal information (date of birth, social security number, and birth certificate) safely locked up. Don't carry your child's social security card with you.
- When shopping online, use websites that protect your financial information with encryption (encrypted sites have "https" at the beginning of the web address).
- Use strong passwords that contain mix letters, number and special characters. Don't use the same password for more than one account.
- Use a computer with updated antivirus and firewall protection. If you use a public wireless network, don't send information to any website that isn't fully encrypted.

**New identity theft frontier – Mobile phones and social media.** Many phone/social media scams are expected to become more and more prevalent. In fact, your social media identity may be more valuable to cyber criminals than your credit cards, because it offers them the opportunity to manipulate your friends. It is important to note that the more information about yourself that you post online (such as where you work, where you go to school, the year you were born, etc.) may seem harmless, but used by a fraudster can be quite dangerous. Education and awareness, especially with young children is crucial. Developing smart habits early on can help protect you against identity theft.

**What do I do if my identity is stolen?**

1. Contact the companies where you know your identity was stolen, ask them to close or freeze your account; change any passwords you have with them.
2. Contact one of the three credit bureaus: Equifax, Experian, or Transunion. Once contacted, they have to report to the other two. Request and review your credit report.
3. Report Identity theft to the FTC.
4. File a Police Report with your local authorities.

There are many useful resources online that can provide additional information and tips. Here are some resources to check out:

<https://www.identitytheft.gov/>

<http://www.consumer.ftc.gov/features/feature-0014-identity-theft>

[https://www.fbi.gov/about-us/investigate/cyber/identity\\_theft](https://www.fbi.gov/about-us/investigate/cyber/identity_theft)

<http://www.justice.gov/criminal-fraud/identity-theft/identity-theft-and-identity-fraud>

<https://www.ssa.gov/pubs/EN-05-10064.pdf>

**Remember** – Identity Theft is a serious crime that can disrupt your finances, credit history, and reputation taking time, money and patience to resolve. The more you know, the better off you will be.

How safe is  
your identity?



**References:**

- Federal Trade Commission - FTC.Gov/IDTHEFT
- BankStuffers – "Identity Theft Today". [www.BankStuffers.com](http://www.BankStuffers.com)