



# Identity Theft

## The Scam



Identity theft requires only a few pieces of personal information. With them, thieves can apply for and receive credit cards, loans, lines of credit, debit cards and more in your name. Thieves can even assume your identity with enough pieces of information. Your life can be quickly damaged and fixing these problems are a nightmare.

The acquisition of key pieces of identity – such as name, address, date of birth, social security number and mother's maiden name – allows the identity thief to commit numerous forms of fraud that include: taking over the victim's financial accounts, opening new bank accounts, purchasing automobiles, applying for credit cards, loans and social security benefits, renting apartments, establishing accounts with utility and telephone service providers, and more.

## What You Can Do



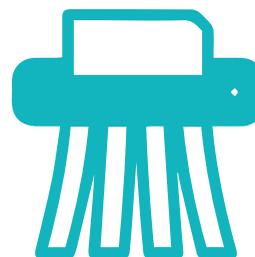
### Credit Card Safety

If a credit card you applied for doesn't arrive in a timely fashion, notify the issuing bank or company.

Be cautious giving personal information over the phone, such as social security number, date of birth, mother's maiden name, credit card or bank PIN numbers. Provide this info only when necessary.

Don't carry extra credit cards in your wallet or purse and cancel the ones you no longer use.

Be cautious of unsolicited emails and messages that request you to confirm credit card numbers, passwords, and other info. This is called a phishing scam, and countless people fall victim to this type of scam every year.



### Shred

Shred all bills, credit card charge receipts, credit applications, insurance forms, bank statements, expired charge cards, and pre-approved credit offers before throwing them into the garbage.

### If You Become a Victim, Contact:

Your creditors and banks; change all passwords and PINs  
Credit bureaus to request a fraud alert/victim Impact file

- Equifax [www.equifax.com](http://www.equifax.com) 1-800-685-1111
- Experian [www.experian.com](http://www.experian.com) 1-888-397-3742
- Trans-Union [www.tuc.com](http://www.tuc.com) 1-8000-916-8800

If you are a victim of check fraud, you should call:

- Telecheck at 1-800-710-9898
- Equifax at 1-800-437-5120

Dept. of Motor Vehicles

Social Security Adm. Fraud Hotline at 1-800-269-0271

Nearest US Postal Inspection Office

Federal Trade Commission's identity theft hotline at 1-877-438-4338

### Opting Out

You can opt out of pre-approved credit offers.

1-888-5-OPTOUT (567-8688)

National Do Not Call Registry

[www.donotcall.gov](http://www.donotcall.gov)

1-888-382-1222

**TSE**

[www.TSEonline.org](http://www.TSEonline.org)