

# DON'T BE A VICTIM OF IDENTITY THEFT

In 2002, the Federal Trade Commission received 162,000 identity theft complaints and ranked it as America's fastest growing crime. Washington ranked 8th worst in the nation for identity-theft offenses!

Typically, identity theft occurs when people mail or discard sensitive documents from unsecured locations. That's where you can be your own best protection.

1. Shred, shred, shred. Destroy paperwork that contains personal information. That includes receipts (which often show your credit card number) and preapproved credit card offers you get in the mail.
2. Never write passwords or PINs on cards. Choose passwords that combine letters, numbers, and symbols. They're harder to crack.
3. Don't give out account numbers or other vital information unless you know the company you're dealing with. That's especially true if you didn't initiate the contact.
4. Carry only essential cards. Leave health insurance cards (which often contain your Social Security number) at home.
5. Never mail payments from an ordinary unlocked mailbox. Drop them off at the post office or use automated payment plans.
6. Remove incoming mail promptly to reduce the chance it will be sitting there if a thief wanders by.
7. Know your billing cycles. A late statement could signal trouble.
8. Review statements promptly. If you don't remember a purchase, follow up right away.
9. Use only secure sites when buying online. They begin with "https." Take advantage of online security programs (like "Verified by Visa") offered by your bank or credit union.
10. Lock up personal information so roommates, housekeepers, and other people authorized to be in your home and car can't easily access it.
11. Get off mailing lists for preapproved credit offers. Call 1-888-5 OPT OUT (1-888-567-8688) or go to <http://www.optoutprescreen.com>. NOTE: The recorded message asks callers to provide their Social Security numbers.
12. Order copies of your credit report once a year from the three major credit bureaus.  
If you think you might be a victim of identity theft:

- Call your bank and other financial institutions with which you do business. Close accounts or stop payment on stolen checks and credit cards.
- Call the fraud departments at the three major credit bureaus (see below.)
- File a police report and keep a copy.
- Call the Federal Trade Commission at 1-877-438-4338 and ask that your name be added to its consumer-fraud database.
- Let your creditors know what happened. Keep a log of your conversations.
- Depending on the type of identity theft, notify other agencies like the Social Security Administration, the Department of Motor Vehicles, your local postal inspector, and phone and wireless companies.

#### NUMBERS YOU SHOULD KNOW

Here are the fraud-reporting lines for the three major credit agencies:

Equifax: 1-888-766-0008

Experian: 1-888-397-3742

TransUnion: 1-800-680-7289