

www.consumer.gov/idtheft to obtain an ID Theft Affidavit. This allows you to report ID theft to several companies simultaneously.

▶ If it appears that someone's been using your SSN, contact the Social Security Administration to verify the accuracy of your reported earnings and your name; 800-772-1213.

Major Credit Bureaus

Experian experian.com

Get your credit report: 888-397-3742

Fraud unit: 888-397-3742

Equifax equifax.com

Get your credit report: 800-685-1111

Fraud unit: 800-525-8855

TransUnion transunion.com

Get your credit report: 800-888-4213

Fraud unit: 800-680-7289

Stop Identity Theft

SAMPLE



Center for Personal Finance

cuna.org

To order: 800-356-8010, ext. 4157

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If someone steals your identity, you might lose out on a job opportunity or be denied loans for education, housing, and cars because of information that shows up on your credit report. You even might be arrested for a crime that you didn't commit.

Think you couldn't be a victim? Consumers Union, publisher of *Consumer Reports*, estimates an average of 27,000 Americans become victims of identity theft each day.

Preventing Identity Theft

- ▶ Limit the amount of personal information you carry—one of the most common methods of identity theft is through stolen purses and wallets. Photocopy financial cards and insurance cards; keep copies in a safe place.
- ▶ Cross-cut shred personal information you want to discard to stop dumpster divers from finding your personal information.
- ▶ Find out whom you're dealing with in person, on the phone, or via computer; how your information will be used; and if it will be shared with others. Don't divulge usernames, passwords, and Social Security numbers (SSNs).
- ▶ Beware of fraudulent e-mails containing authentic-looking logos and familiar graphics. Report spam by sending an e-mail to the Federal Trade Commission (FTC) at spam@uce.gov.
- ▶ Don't pick easily spotted PINs (personal identification numbers) such as the last four digits of your SSN or phone number. Combine numbers and letters—in upper and lower case—of at least eight characters. Avoid personal information,



tion, login names, or adjacent keyboard symbols.

- ▶ Only give your SSN when it's necessary and don't carry your Social Security card in your wallet unless you need it that day. You're required to provide your SSN for income tax records, medical records, credit bureaus reports, college records, and loan applications. Don't disclose your SSN as a driver's license number, on personal checks, over the phone, on club memberships, on address labels, as identification for store purchases/refunds, or as general identification.

- ▶ Make sure shopping Web sites show a padlock in the frame of your browser window. URLs that require a safe connection at checkout start with <https://> or <http://>.

- ▶ Keep close tabs on your environment. Watch for devices on ATMs and gas pumps that are a slightly different color than the machine. Thieves use "skimming" devices to capture your information—such as your PIN—when you're making a transaction.

- ▶ Order a free copy of your credit report from each credit-reporting agency every year. Call 877-322-8228, or visit annualcreditreport.com. Verify that your report is accurate. Also check reports under your child's name to assure no one is misusing it.

- ▶ If you don't receive mail for a few days, contact the U.S. Postal Service to confirm that a thief hasn't filled out a change of address form in your name.

Recovering from ID theft

If you've become a victim of identity theft:

- ▶ Contact all creditors, utilities, and financial institutions about fraudulent accounts. Close affected accounts and open new ones using new passwords and PINs.
- ▶ File a police report and get a copy of it.
- ▶ File a complaint with the FTC at the Identity Theft Hotline, toll-free at 877-IDTHEFT (877-438-4338). Also call the hotline or visit