

## IDENTITY THEFT AND YOU

One of the fastest growing crimes today is identity theft. If someone steals your identity, they can use it to conduct numerous crimes such as:

- opening new bank accounts and writing bad checks
- establishing new credit card accounts and not paying the bills
- obtaining personal or car loans
- getting cash advances
- establishing a cellular phone or utility service and running up bills
- changing your credit card mailing address and charging on your existing accounts
- obtaining employment
- renting an apartment, then avoiding the rent payments and getting evicted

What can this mean to you, the victim? Many hours spent trying to reclaim your identity and straighten out your finances and credit rating.

If you become a victim of identity theft:

1. Contact one of the national credit bureaus to place a fraud alert on your file and request a free copy of your credit report. The other two will be automatically notified and will send you a report. The credit bureaus are:

Equifax	<a href="http://www.equifax.com">www.equifax.com</a>	888-766-0008
Experian	<a href="http://www.experian.com">www.experian.com</a>	888-397-3742
TransUnion	<a href="http://www.transunion.com">www.transunion.com</a>	800-680-7289
2. File a report with your local police or a law enforcement agency. Be sure to get a report number and/or a copy of the report should anyone request proof of the crime.
3. Close any accounts you know or think have been tampered with or opened fraudulently. Contact the fraud departments of creditors. Make sure you follow up a phone call with a letter or affidavit, especially with credit card issuers because the consumer protection law requires cardholders to submit disputes in writing. To obtain a copy of the Federal Trade Commission's ID Theft Affidavit, visit [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or call 1-877-ID-THEFT.
4. File a complaint with the Federal Trade Commission. They will provide you with information and refer you to appropriate entities, including law enforcement.

The law allows all consumers to order one free credit report from each of the three nationwide credit bureaus once a year. You can order by calling 1-877-322-8228 or by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com).

Don't make it easy for anyone to steal your identity. Protect yourself and your personal information at home, online and in public areas.