

IDENTITY THEFT PREVENTION

Identity thieves are always on the lookout for their next victim. But with a little bit of prevention, you can reduce the risk of having your identity stolen - by not letting yourself be an easy target.

Use the following checklist to prevent identity theft from striking you.

Check and review your credit report annually

- Visit annualcreditreport.com
- Check for unrecognized accounts
- Look for discrepancies on current accounts

Review your bank statements regularly

- Track all deposits and withdrawals
- Be aware of unusual transactions

Shred it, don't trash it

- Paid bills
- Old bank statements
- Unused credit card applications

Keep important numbers secure

- Credit/debit card numbers
- Social Security numbers
- PIN numbers
- Online log-in IDs and passwords

Opt out of unnecessary credit card offers

- Call 1-888-5OPTOUT or
- Visit optoutprescreen.com

Just in Case...

Even with preventative measures, identity theft can still happen. Keep a list on hand of the contact information for each of your financial institutions (i.e. bank, credit card, student loans) so you're able to quickly respond.

This should include:

- Company name
- Fraud department phone number
- Fraud department e-mail
- Website

Remember, the faster you respond, the better you can minimize the damage caused by identity theft.

Clues Your Identity Has Been Stolen

As you follow the checklist above, pay attention to any events that might indicate that your identity has been stolen.

They include:

- Discovering open accounts that you didn't open
- Seeing purchases listed on your bank statement that you didn't make
- Finding fraudulent or inaccurate information on credit reports
- Failing to receive bills or scheduled mail
- Receiving credit cards for which you didn't apply
- Being denied credit for no apparent reason
- Getting calls or letters from debt collectors about items that you didn't buy