

## COMMON WAYS ID THEFT HAPPENS:

Skilled identity thieves use a variety of methods to steal your personal information, including:

1. **Dumpster Diving.** They rummage through trash looking for bills or other paper with your personal information on it.
2. **Skimming.** They steal credit/debit card numbers by using a special storage device when processing your card.
3. **Phishing.** They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.
4. **Changing Your Address.** They divert your billing statements to another location by completing a "change of address" form.
5. **"Old-Fashioned" Stealing.** They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records from their employers, or bribe employees who have access.

DETER·DETECT·DEFEND  
**AVOID** THEFT

[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

To learn more about ID theft and how to deter, detect, and defend against it, visit [ftc.gov/idtheft](http://ftc.gov/idtheft). Or request copies of ID theft resources by writing to:

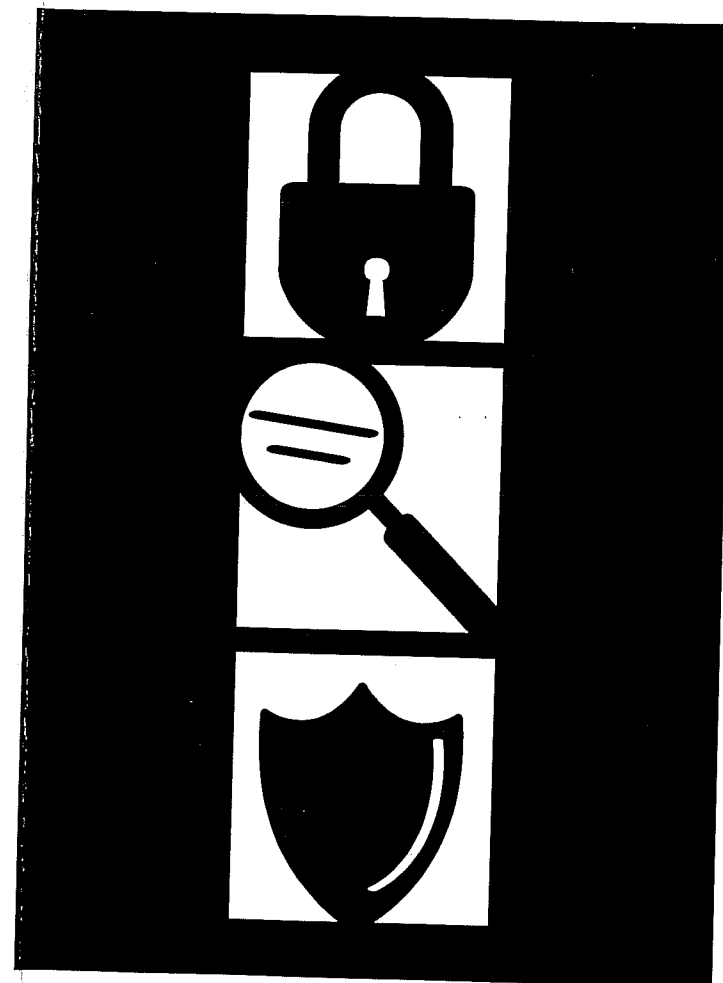


**Consumer Response Center**  
Federal Trade Commission  
600 Pennsylvania Ave., NW, H-130  
Washington, DC 20580

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FIGHTING BACK AGAINST  
**IDENTITY THEFT**

FEDERAL TRADE COMMISSION



## DETER

**Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.**

Deter identity thieves by safeguarding your information.

- **Shred** financial documents and paperwork with personal information before you discard them.
- **Protect** your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.
- **Don't give out** personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with.
- **Never click** on links sent in unsolicited emails; instead, type in a web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up-to-date. Visit [OnGuardOnline.gov](http://OnGuardOnline.gov) for more information.
- **Don't use** an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.
- **Keep** your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house.



## DETECT

Detect suspicious activity by routinely monitoring your financial accounts and billing statements.

**Be alert to signs that require immediate attention:**

- Bills that do not arrive as expected
- Unexpected credit cards or account statements
- Denials of credit for no apparent reason
- Calls or letters about purchases you did not make

**Inspect:**

- **Your credit report.** Credit reports contain information about you, including what accounts you have and your bill paying history.
  - The law requires the major nationwide consumer reporting companies—Equifax, Experian, and TransUnion—to give you a free copy of your credit report each year if you ask for it.
  - Visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or call 1-877-322-8228, a service created by these three companies, to order your free credit reports each year. You also can write: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
- **Your financial statements.** Review financial accounts and billing statements regularly, looking for charges you did not make.



## DEFEND

Defend against ID theft as soon as you suspect it.

- **Place a "Fraud Alert" on your credit reports, and review the reports carefully.** The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient:
  - **TransUnion:** 1-800-680-7289
  - **Equifax:** 1-800-525-6285
  - **Experian:** 1-888-EXPERIAN (397-3742)

Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.

- **Close accounts.** Close any accounts that have been tampered with or established fraudulently.
  - Call the security or fraud departments of each company where an account was opened or changed without your okay. Follow up in writing, with copies of supporting documents.
  - Use the ID Theft Affidavit at [ftc.gov/idtheft](http://ftc.gov/idtheft) to support your written statement.
  - Ask for verification that the disputed account has been closed and the fraudulent debts discharged.
  - Keep copies of documents and records of your conversations about the theft.
- **File a police report.** File a report with law enforcement officials to help you with creditors who may want proof of the crime.
- **Report the theft to the Federal Trade Commission.** Your report helps law enforcement officials across the country in their investigations.
  - Online: [ftc.gov/idtheft](http://ftc.gov/idtheft)
  - By phone: 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-4261
  - By mail: Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580

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[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

FEDERAL TRADE COMMISSION | 600 PENNSYLVANIA AVE., NW WASHINGTON, DC 20580 | [FTC.GOV/IDTHEFT](http://FTC.GOV/IDTHEFT) | 1-877-ID-THEFT (438-4338)

# YOU CAN AVOID BECOMING A VICTIM OF FRAUD

## Warning Signs

- Sounds too good to be true.
- Pressures you to act "right away."
- Guarantees success.
- Promises unusually high returns.
- Requires an upfront investment—even for a "free" prize.
- Buyers want to overpay you for an item and have you send them the difference.
- Doesn't have the look of a real business.
- Something just doesn't feel right.

## Play It Safe

- Never click on a link inside an e-mail to visit a Web site. Type the address into your browser instead.
- It's easy for a business to look legitimate online. If you have any doubts, verify the company with the Better Business Bureau.
- Only 2% of reported identity theft occurs through the mail. Report online fraud to the Federal Trade Commission at [ftc.gov/complaint](http://ftc.gov/complaint).
- Retain your receipts, statements, and packing slips. Review them for accuracy.
- Shred confidential documents instead of simply discarding them in the trash.

## Fraud Facts

- Your bank will never e-mail or call you for your account number.
- Don't wire money to people you don't know.
- Be cautious of work-at-home job offers.
- Check out the company with the Better Business Bureau.
- There are no legitimate jobs that involve reshipping items or financial instruments from your home.
- Foreign lotteries are illegal in the U.S. You can't win no matter what they say.
- Check your monthly bank statements for charges you don't recognize.
- Order a copy of your credit report from each of the three national credit bureaus once a year from [annualcreditreport.com](http://annualcreditreport.com).

## Get Involved

- It's never too early to become an informed consumer. Point out "too good to be true" offers to your kids, and teach them to be skeptical.
- Take an active interest in the financial activities of your aging parents.
- Share information about scams with friends and family. Use social networking to help keep them safe.

# WE'RE OUT TO STOP FRAUD ... AND YOU CAN HELP.

If you've received a suspected fraud through the U.S. Mail, or if the mail was used in the furtherance of a crime that began on the Internet, telephone, or in person, report it to the U.S. Postal Inspection Service.



**U.S. Postal Inspection Service**  
Criminal Investigations Service Center  
ATTN: Mail Fraud  
222 S. Riverside Plaza, Suite 1250  
Chicago, IL 60606-6100

**[postalinspectors.uspis.gov](http://postalinspectors.uspis.gov)**  
**1-877-876-2455**

The Federal Trade Commission, the nation's consumer protection agency, works to prevent fraud and to provide information to help consumers spot, stop and avoid it. To file a complaint or get free information on consumer issues, visit [ftc.gov](http://ftc.gov) or call toll-free, **1-877-FTC-HELP**. Watch a new video, *How to File a Complaint*, at [ftc.gov/video](http://ftc.gov/video) to learn more.



**Federal Trade Commission**  
**[ftc.gov/complaint](http://ftc.gov/complaint)**  
**1-877-FTC-HELP**

For more information on recognizing and preventing frauds and scams, please visit

**[DELIVERINGTRUST.COM](http://DELIVERINGTRUST.COM)**