

IDENTITY THEFT

Identity theft involves the unauthorized use of your personal identifying or financial information, including your name, address, Social Security number, driver's license number, birth date, mother's maiden name, bank accounts, credit cards, and PIN numbers.

Common Sources for Identity Thieves:

- ◆ Credit card applications stolen from your mail or from your garbage.
- ◆ Bank statements stolen from your mail or from your garbage.
- ◆ Checks stolen from your mail or from your garbage.
- ◆ Stolen wallets or purses.
- ◆ Hacked or stolen credit card or other personal information from a database.

Once identity thieves have your personal identifying or financial information, they may attempt to open new credit card accounts in your name, take money out of your bank accounts, make purchases using your credit cards or bank accounts, purchase expensive items, such as automobiles, in your name, apply for loans in your name, or obtain a driver's license or Social Security card in your name.

Warning Signs of Identity Theft:

- ◆ Receiving bills or statements for any account you have not opened.
- ◆ Unauthorized charges, withdrawals, or usage of your credit cards, bank accounts, or long distance service.
- ◆ Contact from a collection agency regarding debt that you did not incur.
- ◆ Unauthorized debt on your credit report.
- ◆ Checks disappear from your checkbook.
- ◆ Bank and credit billing statements do not arrive on time.

Steps to Protect Your Identity

- ◆ Cancel all lost or stolen credit cards and debit cards immediately and order replacements.
- ◆ Place a "stop payment" on all lost or stolen checks.
- ◆ Pick up new checks at the bank rather than having them delivered.
- ◆ Memorize your passwords and PIN numbers and do not carry them with you.
- ◆ Shield your hand when entering PIN numbers or using calling cards.
- ◆ Do not carry your passport or Social Security

card unless it is necessary to do so.

- ◆ Shred all identifying information before throwing it away.
- ◆ Do not give personal or financial information to unsolicited callers.
- ◆ Do not print your driver's license number, Social Security number, or telephone number on your checks.
- ◆ Call the bank or credit company if your statement does not arrive on time to verify the address they have on file for your account.
- ◆ Request and review a copy of your credit report each year.
- ◆ Only send credit card information or other financial information over the Internet if you are certain your server connection is secure.
- ◆ Take all credit card receipts and ATM receipts. Shred them before throwing them away.

If you are a victim of identity theft, you should:

- 1) File a police report and retain a copy of it for your records. You may need to present a copy of the report to banks and other credit agencies as evidence of the identity theft.
- 2) Have a freeze placed on your credit report by contacting the three primary credit reporting bureaus:

Equifax: (800) 525-6285 www.equifax.com

Experian: (888) 397-3742 www.experian.com

Trans Union: (800) 680-7289 www.transunion.com
- 3) Request a copy of your credit report. Immediately call and then send a letter to the applicable credit issuers and the credit bureaus to report all unauthorized accounts and charges and to close the accounts.
- 4) If someone falsely gave your name when they were arrested, contact the Crime Records Services at the Texas Department of Public Safety (512) 424-5258 www.txdps.state.tx.us to have your information expunged from the arrest record.

Information adapted from the Texas Attorney General's Consumer Protection website page: www.oag.state.tx.us/consumer/idtheft.shtml.