



## Identity Theft Protection Checklist

✓ **IdentityTheft.gov**

Visit the Federal Trade Commission website for guidance on how to report and recover from identity theft.

✓ **Order a copy of your credit report from each of the three major credit bureaus (Equifax, Experian, and TransUnion)**

Your credit report contains information on where you work and live; the credit accounts that have been opened in your name; how you pay your bills; and whether you've been sued, arrested, or you've filed for bankruptcy. Make sure your report is accurate and includes only the activities you've authorized. The major credit bureau agencies charge a minimal fee for your report. Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228.

✓ **Prescreened Credit Offers**

If you receive prescreened or "preapproved" credit card offers in the mail (namely, those based upon your credit data) but don't shred them after you decide you don't want to accept the offer, identity thieves could retrieve these offers for their own use without your knowledge. To opt out of receiving prescreened credit card offers, visit [www.optoutprescreen.com](http://www.optoutprescreen.com) or call 1-888-567-8688.

✓ **Telemarketing**

If you receive telemarketing calls and would like to reduce the number of calls, you can register your phone number on the National Do Not Call Registry. Visit [www.donotcall.gov](http://www.donotcall.gov) or call 1-866-290-4236.

✓ **Mail**

The Direct Marketing Association's (DMA) Mail Preference Services allows you to opt out of receiving direct mail marketing from many national companies for five years. When you register for this service, your name will be put in a "delete" file and made available to direct mail marketers. However, your registration will not stop mailings from organizations that aren't registered with the DMA's Mail Preference Service. Visit [www.dmachoice.org](http://www.dmachoice.org).

✓ **Email**

To reduce the number of unsolicited commercial emails you receive, you can use the DMA's Email Preference Service. Visit [www.dmachoice.org](http://www.dmachoice.org). Your request will be effective for ten years.

✓ **Accounts**

Be sure to close all dormant/unused bank and credit accounts. These accounts may show as available credit, which may not always be good when applying for new credit and could bring your credit score down.

✓ **Inventory**

Make an account inventory that includes account numbers and contact phone numbers. In the unfortunate event you have lost a credit card, checkbook, or if your identity has been stolen, you will be able to quickly notify the appropriate companies. Make sure you keep this in a secure place, such as a safe deposit box or in a locked drawer in your home.

## **Identity Theft Procedures**

### **What to Do if You're a Victim**

1. Call the Identity Theft Hotline to report the incident: 1-877-438-4338.
2. Complete the Identity Theft Affidavit online: [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).
3. Close any accounts that have been tampered with or opened fraudulently.
4. File a report with the local police in the community where the theft took place.
5. Call one of the following Credit Bureaus:

**Equifax:**           **1-800-685-1111**

**Experian:**           **1-888-397-3742**

**TransUnion:**   **1-888-909-8872**

Request a copy of your credit report, review it for any inaccuracies, and place a fraud alert on your report. Also, send the Credit Bureau copies of your affidavits describing any fraudulent activity.

6. If identity theft involves mail, contact the U.S. Postal Inspection Service: [www.uspis.gov](http://www.uspis.gov).
7. If identity theft involves Social Security number misuse, contact the Social Security Administration at 1-800-269-0271.

# **Tips to Avoid Becoming a Victim of Identity Theft**

## **Manage Your Mailbox**

- ✓ Don't leave bill payment envelopes clipped to your mailbox or inside with the flag up; criminals may steal your mail and change your address.
- ✓ Know your billing cycles and watch for any missing mail. Follow-up with creditors if bills or new cards don't arrive on time. An identity thief may have filed a change of address request in your name with the creditor or Post Office.
- ✓ When you order new checks, ask when you can expect delivery. If your mailbox is not secure, ask when you can expect delivery. If your mailbox is not secure, ask to pick up checks instead of having them delivered to your home.
- ✓ Carefully review your monthly accounts, credit card statements, and utility bills (including cell phone bills) for unauthorized charges as soon as you receive them. If you suspect unauthorized use, contact the provider's customer service and fraud department immediately.
- ✓ To opt out of receiving direct mail offers, call 1-888-567-8688.

## **Check Your Wallet or Purse**

- ✓ Never leave your wallet or purse unattended, even for a minute.
- ✓ Protect your PIN numbers and passwords; use a ten-digit combination of letters and numbers of your passwords and be sure to change them periodically.
- ✓ Carry only personal identification and credit cards that you regularly use in your wallet or purse. If your identity or credit cards are lost or stolen, notify the creditor immediately, and ask the Credit Bureaus to place a "fraud alert" on your file.
- ✓ Keep a list of all your credit cards and bank accounts, along with their account numbers, expiration dates, and credit limits. Also list the phone numbers of the appropriate customer service and fraud departments, and store this list in a safe place.
- ✓ If your state uses your Social Security number as your driver's license number, ask to use another number.

## **Keep Your Personal Numbers Safe and Secure**

- ✓ When creating passwords and PIN numbers, don't use any part of your Social Security number, birth date, middle name, family member's name, address, consecutive numbers, or anything that a thief could easily deduce or discover.
- ✓ Ask businesses to substitute a secret alphanumeric code as a password instead of your mother's maiden name.
- ✓ Shield the keypad when using ATMs.
- ✓ Memorize your passwords and PINs; never keep them in your wallet or in an obvious location in your home.
- ✓ Protect your Social Security number and release it only when necessary – for example on tax forms and employment records, or for banking, stock, and property transactions.

- ✓ Don't have your Social Security number printed on checks, and don't allow merchants to write your Social Security number on your checks. If a business requests your Social Security number, ask to use an alternate number.
- ✓ Never give your Social Security number, account numbers, or personal credit information to anyone who calls you.

## **Bank, Shop, and Spend Wisely**

- ✓ Store personal information in a safe place, and shred or tear up documents you don't need. Destroy charge receipts, copies of credit applications, insurance forms, bank checks and statements, expired charge cards, and credit offers you get in the mail before you put them out in the trash.
- ✓ Cancel unused credit cards so that their account numbers will not appear on your credit report.
- ✓ When you fill out a loan or credit application, ensure that the business either shreds these applications or stores them in locked files.
- ✓ Tear up receipts, bank statements, and unused pre-approved credit card offers and convenience checks before throwing them away.
- ✓ When possible, watch your credit card as the merchant completes the transaction.
- ✓ Use credit cards that have your photo and signature on the front.
- ✓ Sign your credit cards immediately upon receipt.
- ✓ Keep track of credit card, debit card, and ATM receipts. Never throw them in a public trash container. Tear them up or shred them at home when you no longer need them.
- ✓ Ask businesses what their privacy policies are and how they will use your information: Can you choose to keep it confidential? Do they restrict access to data?
- ✓ Choose to do business with companies that are reputable, particularly online.
- ✓ When conducting business online, use a secure browser that encrypts or mixes up purchase information, and make sure your browser's padlock or key icon is active.
- ✓ Don't open emails from unknown sources. Use virus protection software.

## **Review Your Information**

- ✓ Order a copy of your credit report from the three major credit bureaus every year, and make sure all the information is correct, especially your name, address, and Social Security number. Look for indications of fraud, such as unauthorized applications; unfamiliar credit accounts; and credit inquiries, defaults, and delinquencies that you didn't cause.
- ✓ Check your Social Security Statement once each year to make sure that no one else is using your Social Security number for employment.

# Inventory

| Account Number | Company Name | Contact Phone # |
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