Avoid an “Identity Crisis”—
Protection against Identity Theft

Identity theft—using another person’s personal information to commit unlawful activity—has become a crime epidemic in recent years. The Federal Trade Commission (FTC, 2005) reported that their complaint database, Consumer Sentinel, received over 635,000 complaints of fraud and ID theft in 2004. Identity theft can be emotionally and financially devastating. If you fall victim, it could cost you upwards of $1,000 out-of-pocket to rectify any damage caused by this crime.

Before you become a victim, consider the following steps you can take to help keep your good name—and good credit—protected:

A. If you must give out personal information while making a purchase, be aware of your surroundings and do it *discreetly*.

B. Order a copy of your credit report *now* and check it for accuracy. Remember to do this once a year to stay informed of any significant changes in your credit history. You can contact any of the three major credit bureaus (listed below) for a copy. All states now allow for one free copy per year.

   - **Experian**: 888-EXPERIAN (888-397-3742)
     Fraud Department: 888-EXPERIAN
     [www.experian.com](http://www.experian.com)
   - **Equifax**: 800-685-1111
     Fraud Department: 800-525-6285
     [www.equifax.com](http://www.equifax.com)
   - **Transunion**: 800-888-4213
     Fraud Department: 800-680-7289
     [www.transunion.com](http://www.transunion.com)

C. Do not give out personal information over the phone unless you have made the call yourself. This will help ensure that only the people and businesses you have chosen to contact are privy to your information.

D. Purchase a paper shredder to properly destroy any documents, receipts, or pieces of mail that contain information an identity thief might find useful, such as bank statements and credit card pre-approval forms.

E. Avoid using your Social Security number unless absolutely necessary. This includes replacing it with another number on your driver’s license. Most states now offer the option of choosing an alternate number.

F. Secure your personal computer, using firewall programs, anti-virus software, and secure browsers. Minimizing online access to your personal information can help thwart uninvited guests to your computer.

It Happened—What Do I Do?
Even after taking precautions, you may still be susceptible to this damaging crime. If you have become the victim of identity theft, here are some ways you can help ensure the process of clearing your name moves smoothly:


2. Create a list of all the creditors whom you suspect have received fraudulent information. Keep records of all communications with them, including written transcripts of phone conversations and copies of correspondence.

3. Inform the fraud departments of the three major credit bureaus (numbers listed above), and ask that a “fraud alert” be attached to your file. Although the credit bureaus are not required to offer “fraud alerts,” they generally will do so. This temporarily alerts a creditor that fraudulent activity may have been conducted on your accounts.

4. Terminate any accounts you were not responsible for opening and any existing accounts that were fraudulently used.

5. Report any information you have to the police, and be sure to give them copies of all relevant documents.

Depending on the type of fraud that has been committed, you may need to take some additional steps. For example, if your Social Security number was used under false pretenses, contact your local Social Security office. Or, if an identity thief created a cellular phone account with your billing information, contact the Federal Communications Commission (FCC).

**Education and Reaction**

Educating yourself on how to avoid becoming a victim, as well as how to react should you become a victim of identity theft are the first steps in the battle to stop this crime. Visit the Federal Trade Commission online at [www.ftc.gov](http://www.ftc.gov) to learn more about identity theft and ways to protect yourself.

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