

Identity Theft

- When someone uses your personal information without your permission
 - Social Security number
 - Name & birthdate
 - Credit card
- Costs you time and money
- Can destroy your credit and ruin your good name
- Can create hard feeling among family or friends

Signs of theft:

- Mail or bills that don't arrive
- Denials of credit for no reason
- Charges you didn't make on credit cards
- Withdrawals from bank accounts
- Utility accounts in your name that you never opened, at an address where you never lived, or that were opened when you were under 18 years old



If you are a victim of identity theft:

- Place a "Fraud Alert" on your credit reports by calling any one of the three nationwide credit reporting companies:
 - Equifax: 1-800-525-6285
 - Experian: 1-888-397-3742
 - TransUnion: 1-800-680-7289
 - Review reports carefully, looking for fraudulent activity
- Close accounts that have been tampered with or opened fraudulently
- File a police report
- Contact the Federal Trade Commission
 - Online: ftc.gov/idtheft
 - By phone: 1-877-ID-THEFT
 - By mail: Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580