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## ***i-SAFE America*** ***Identity Theft Tip Sheet***

### **Identity theft is the fastest-growing crime in the United States**

A Federal Trade Commission study reports that nearly 10 million people were victims of identity theft in 2003. Don't become a victim!

***i-SAFE America*** has created this list of helpful tips and reminders that can be used to help recognize these potentially hazardous situations and how to respond appropriately.

- **Monitor your credit situation regularly.**  
Obtain your credit report at least once a year from at least one of the three major credit bureaus (Equifax, Experian, and Trans Union) and look carefully for any unusual or fraudulent activity.
- **Beware of all requests for your personal information online.**  
Legitimate companies will not send unsolicited requests for personal information (addresses, account numbers, passwords, Social Security Numbers (SSN)). A good rule of thumb is to *never* give out this type of personal information unless you have a trusted business relationship with the requestor and **you** initiate the correspondence.
- **Shred all documents that you plan to throw away.**  
These documents include bank statements, pre-approved credit card offers, utility bills, and any other documentation with your social security or account numbers.
- **Don't carry your Social Security Card (unless absolutely necessary).**  
Any item containing your SSN can be an inviting target to identity thieves.
- **Take your outgoing mail to your local Post Office.**  
Send bills, checks, or other personal correspondence from a secure location. Residential mailboxes without locks are open targets to identity thieves.
- **Install a locking mailbox at your residence.**  
Criminals often obtain the info they need by intercepting mail in unlocked mailboxes on the street.
- **Notify law enforcement if you see someone "dumpster diving."**  
People rummaging through garbage may be looking for unshredded documents that contain valuable personal information.
- **Beware of "shoulder surfers."**  
These people look over your shoulder as you fill out forms or provide passwords and secret codes. Hide from others any papers, receipts, notes, or any other documents with your passwords, PIN numbers, Social Security Number, account numbers, and other personal information.
- **Place a fraud alert on your credit.**  
This is a first line of defense if you have lost your wallet, purse, Social Security card, passport, or if you suspect you may be a victim of identity theft. Contact each of the three credit bureaus for assistance.

### **Remember the 4 R's**

**RECOGNIZE** techniques used by identity thieves to obtain people's personal information.

**REFUSE** to become a victim! Protect your personal information and only provide it when absolutely necessary.

**RESPOND** assertively if you suspect you may be an identity theft victim. Contact the three U.S. Credit Bureaus and put a fraud alert on your credit.

**REPORT** any unusual or fraudulent activities you notice on your credit report, "dumpster divers," or e-mail scams that you encounter, to local authorities.