

Prevent and Report Identity Theft

Tips for Preventing Identity Theft

Identity thieves steal your personal information to commit fraud. They can damage your credit status and cost you time and money restoring your good name. To reduce your risk of becoming a victim, follow the tips below.

- **Don't carry your Social Security card** in your wallet or write it on your checks. Only give out your Social Security number when absolutely necessary.
- **Protect your PIN.** Never write a PIN on a credit or debit card or on a slip of paper kept in your wallet.
- Watch out for *shoulder surfers*. Use your free hand to shield the keypad when using pay phones and ATMs.
- **Collect mail promptly.** Ask the post office to put your mail on hold when you are away from home for more than a day or two.
- **Pay attention to your billing cycles.** If bills or financial statements are late, contact the sender.
- **Keep your receipts.** Ask for carbons and incorrect charge slips as well. Promptly compare receipts with account statements. Watch for unauthorized transactions.
- **Tear up or shred** unwanted receipts, credit offers, account statements, expired cards, and so on, to prevent dumpster divers getting your personal information.
- **Store personal information in a safe place** at home and at work. Don't leave it lying around.
- **Don't respond to unsolicited requests** for personal information in the mail, over the phone, or online.
- **Install firewalls** and virus-detection software on your home computer.
- **Check your credit report** once a year. Check it more frequently if you suspect someone has gotten access to your account information.

How to Report Identity Theft

Your wallet contains some of your most important personal items, from hard-earned money to credit cards and driver's license. For an identity thief, your wallet offers a treasure trove of personal information. If you suspect or become a victim of identity theft, follow these steps:

- **Report it to your financial institution.** Call the phone number on your account statement or on the back of your credit or debit card.
- **Report the fraud to your local police immediately.** Keep a copy of the police report, which will make it easier to prove your case to creditors and retailers.
- **Contact the credit-reporting bureaus** and ask them to flag your account with a fraud alert, which asks merchants not to grant new credit without your approval.

Save the bumblebees

USA.gov. (Updated 2015, February 2). *Prevent and report identity theft*. Retrieved March 13, 2015, from <http://www.usa.gov/>