

Identity Theft

Identity theft is a crime in which key pieces of information about personal identity such as Social Security or driver's license numbers are used to impersonate someone else. This information can be used to get credit, merchandise, or services in the name of the victim.

How do I keep my personal information secure offline?

- Be cautious about who you share personal information with.
 - Ask yourself “who wants the information and why?”
- Keep important documents in a lockbox or safe.
 - Keep your social security card locked. Do not keep in wallet or purse.
- Consider using a locked mailbox.
- Shred confidential documents and debit/credit cards when no longer in use.
- Check your credit report annually.
- Check your bank and credit card statements frequently.
 - Keep a balanced check book and compare with online statements.

How do I keep my personal information secure online?

- Only use a secure Wi-Fi network when going online.
- Install security software on your PC to protect from hacking.
- Use strong passwords—combinations of letters, numbers, and special characters for all the accounts you log into online.
 - Do not use your mother's maiden name or birthday dates.
- Beware of clicking on email attachments from people you do not know.
 - Delete suspicious emails.
- Permanently delete personal files from your PC.
 - Consider using a digital shredder to make sure files are permanently deleted.

How will I know if my identity has been stolen?

- There are withdrawals from your accounts you cannot explain.
- You do not receive bills, statements, or other mail you are expecting.
- Merchants decline your checks or debit card transactions.
 - Assuming you have money in your account.
- Receiving bills for services you did not use.
 - Medical bills are a common one.
 - You may be denied coverage because your benefits limit was reached.
- The IRS notifies you that more than one tax return was filed in your name

What do I do if my identity is stolen?

- Cancel all credit and debit cards.
- Close accounts that may be compromised.
- Request a letter from the bank or credit institution confirming that a fraud has been committed against you and that you are not responsible for the ensuing debt.
- File a police report with your local police or sheriff's office. You can also file a police report in the jurisdiction where the theft occurred. Make sure to get a copy to show creditors. When filing the report please ask the person taking the report about the National Crime Information Center (NCIC) Identity Theft report.
- Call the three (3) national credit reporting agencies (Equifax, Experian, and TransUnion) to place a fraud alert on your name and social security number.
- Take notes and keep a record of conversations and make copies of correspondences. Keep this information indefinitely.
- Contact the Federal Trade Commission Identity Theft Hot Line at 877-ID-THEFT (877-438-4338) to file a complaint.
- Contact the Department of Motor Vehicles to make sure that no unauthorized license(s) have been issued in your name.
- After all related matters are corrected, get a new credit reports to confirm that fact.

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