

Important Tips on Protecting Your Personal Information

Don't Be A Victim Of Identity Theft

Avoid Becoming a Victim of Identity Theft

Identity theft is a growing problem. Many people across the country have become victims of this crime. Here are a few basic steps you should follow to avoid being a victim of identity theft:

- **Don't give out personal information.** Never reveal your account numbers, personal account information or social security numbers over the telephone, via mail or over the Internet, unless you initiated the contact or know who you are dealing with.
- **Store your personal information in a safe place.** Tear up old credit card and ATM receipts, old account statements and unused credit card offers before you discard them.
- **Protect your PIN numbers and other passwords.** Avoid using information that can be easily obtained. (*Such as your mother's maiden name, your birth date, the last four digits of your social security number or your phone number*). Don't leave your receipts behind or throw them in the trash where thieves can easily retrieve them.
- **Carry only identifying information you routinely use.** Keep your driver's license, credit card and related items close at hand.
- **Watch your account information and billing statements.** Know your billing cycles and review monthly billing statements carefully. Make sure that all charges, drafts or withdrawals were authorized.
- **Guard your mail against theft.** Remove incoming mail promptly, and deposit all outgoing mail at post office collection boxes. Don't leave outgoing mail in your mailbox.
- **Review copies of your credit report.** Order copies of your credit report yearly from each of the three major credit bureaus to ensure that they are reporting accurate information.

To Order A Credit Report, Call:

Equifax:	Experian:	Trans Union:
800-685-1111	888-397-3742	800-888-4213

If you become a victim of identity theft, do the following:

- **File a police report**
- **Contact the fraud departments of each of the three major credit bureaus to report theft and request that the bureaus place a fraud alert status in your file.**

To Report Fraud, Call:

Equifax:	Experian:	Trans Union:
800-525-6285	888-397-3742	800-680-7289

- Contact the Federal Trade Commission's toll-free Identity Theft Hotline at 1-877-ID-THEFT. The FTC will take a report and place your name in a nationwide consumer fraud data base shared by local, state and federal law enforcement agencies