

# Identity THEFT

Keeping You Informed

Don't become the next victim...

## Fast Fact...

**Identity thieves raid mailboxes for credit card offers and statements. Remove mail promptly from your mailbox. Never use your mailbox for outgoing mail.**



## Identity Theft Warning Signs

- Fraudulent charges on your credit card statement.
- Credit card or financial statements don't arrive.
- Bills arrive for goods or services you didn't request.
- Suspicious inquiries on your credit report.
- Phone calls from creditors.
- Suddenly denied credit.



## How To Guard Against Identity Theft

- Guard your social security number. Do not give out your PIN or credit card numbers over the phone unless you initiated the transaction.
- Be very careful with receipts. Make sure you have them when you leave the store or ATM and do not throw them into public trash cans.
- Destroy pre-approved credit card offers before you throw them out. A home shredder is the best thing to use on financial statements, receipts and old cancelled checks that you are discarding.
- Account for all new checks for your checkbook when you receive them in the mail.
- Block your ATM transaction with your body to prevent someone from learning your PIN.
- Commit all passwords and PIN numbers to memory so no one can see them in writing.
- Be creative when you select a password. Don't be obvious like using the last four digits of your social security number, phone number, address, birth date or any format that could easily be decoded by thieves.
- Remove mail promptly from your mailbox. Never use your mailbox for outgoing mail. Identity thieves raid mailboxes for credit card offers and financial statements.
- Protect your identification and credit cards from pickpockets. Close your wallet and keep your purse shut and close to your body.
- Limit the number of I.D. and credit cards that you carry. If they are stolen, you'll have fewer to replace.
- If your social security number is used as your driver's license number or appears on another I.D. card, ask the issuer for a new card with a different account number. If your social security number is printed on your checks, reorder checks without it. Also, if your driver's license number is printed on your checks, consider removing it.
- Keep your birth certificate and social security card in a safe deposit box. Carry these items with you only on the days that you need them.
- Review your credit report each year. If someone is applying for credit in your name and you haven't noticed any warning signs, a copy of your credit report may help point this out. You can obtain a free credit report once a year from each of the credit reporting agencies - Experian, Equifax and Trans Union.

Online at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or toll free at 877-322-8228

## Help Keep Online Transactions Secure

- Avoid sending sensitive information, such as account numbers, through UNSECURED e-mail.
- Passwords or PIN numbers should be used when accessing an account online.
- General security over your personal computer such as virus protection and physical access controls should be used and updated regularly.
- Read mail only from senders that you know.
- Do not open suspicious attachments. (If it's a friend, verify it first).



## What To Do If You Are A Victim



- 1 Contact your credit card company and your financial institution and close your accounts. The FBI suggests that you put passwords (not your mother's maiden name) on any new accounts you open.
- 2 Call the three major credit bureaus (numbers shown below) to tell them your identity has been stolen. Request that a "fraud alert" be placed on your file and that no new credit be granted without your approval.  
EQUIFAX: 800-525-6285  
EXPERIAN: 888-397-3742  
TRANS UNION: 800-680-7289
- 3 Call the Social Security Fraud Hotline: 800-269-0271.
- 4 Contact the Federal Trade Commission (FTC) theft hotline: 877-438-4338  
[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)
- 5 You should not only file a report with the police, but also get a copy of the report in case you need proof of the crime later for credit card companies, etc.

# Phishing Scams



## What Is Phishing?

Phishing attacks are 'spoofed' e-mails and fraudulent web sites designed to fool recipients into divulging personal financial data such as credit card numbers, account user names and passwords, social security numbers, etc. By hijacking the trusted brands of well-known financial institutions, online retailers and credit card companies, phishers are able to convince up to 5% of recipients to respond to them.

## How To Avoid Phishing Scams

- Be suspicious of any e-mail with urgent requests for personal financial information.
- Don't use the links in an email to get to any web page, if you suspect the message might not be authentic.
- Always ensure that you are using a secure website when submitting credit card or other sensitive information via your web browser.
- Regularly log into your online accounts and check your financial institution credit and debit card statements to make sure that all transactions are legitimate.
- Make sure that your browser is up to date and security patches applied.
- Always report "phishing" or "spoofed" emails by forwarding the email to the following groups:
  - The anti-phishing network at: [www.antiphishing.com](http://www.antiphishing.com)
  - The Federal Trade Commission at: [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)
  - The Internet Fraud Complaint Center of the FBI by filing a complaint on their website: [www.ifccfbi.gov](http://www.ifccfbi.gov)



## WARNING Spyware

Spyware is software installed on a computer without the user's knowledge, often through a virus or when a user downloads a free program.

It is designed to let a hacker eavesdrop, collect personal or confidential information and perhaps track and record a user's activities. Some spyware can obtain such information as passwords or credit card numbers. It also often bombards computer users with unwanted ads.

**AVOID THE RISK** of banking online on public computers like those in hotels, libraries or internet cafes where spyware might have been installed.

## How To Get Your

# FREE CREDIT REPORT

**THE FACT ACT:**  
Fair and  
Accurate Credit  
Transactions  
Act, passed by  
Congress, allows  
all individuals  
the right to  
check their  
credit report  
once every year.

You can obtain a free credit report once a year from each of the credit reporting agencies - Experian, Equifax and Trans Union.

ONLINE AT

[www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)

TOLL FREE AT

**877.322.8228**



# Pharming

## Pharming Is A Twist Of Phishing

Security experts are now concerned about a new internet-related fraud known as "Pharming". Pharming attempts to fool online users through a virus that alters the behavior of internet browsers, thus, redirecting users to a fictitious site when they attempt to log on to their financial institution's web site.

This can be done by changing – or "poisoning" – some of the address information that internet service providers (ISPs) store to increase the speed of web browsing. Some ISPs and companies have a software bug on their computer servers that permits fraudsters to hack in and change those addresses.

One way consumers can protect themselves is to make sure they land on special secure web pages that use encryption to protect data transfer, a standard practice for any financial web site.

Always look for the lock icon which confirms that the site with its secure socket layer (SSL) certificate is secure for your information.

The absence of this icon is a clue that something is wrong.

## Fast Fact..

**IDENTITY THEFT:**  
Average ID theft victims  
spend 607 hours  
resolving their case with  
\$1,495 in out-of-pocket  
expenses.

Source: Federal Trade Commission -  
Identity Theft Resource Center

