

# KEEP YOUR IDENTITY SAFE!

**Identity theft:** The act of stealing your good name to commit fraud.

We've all heard horror stories about fraud committed by stealing a name, address, Social Security number, credit cards, etc. Here are some steps you can take to help make sure identity theft doesn't happen to you and critical information to limit the damage in case this does happen to you.

## Steps to help protect you from identity theft:

When you order checks, consider having only your initials (instead of your first name) and last name put on them. If someone does take your checkbook they don't know if you sign your checks with just your initials or what your first name is.

When writing checks to pay credit card accounts, DO NOT put the complete account number on the "For" line. Instead, put just the last four numbers. The credit card company knows the rest of the number and anyone who might be handling your check as it passes through the check processing channels won't have access to it.

Shred your mail – especially any pre-approved credit offers you might receive.

Use a PO Box (if you have one) instead of your home address.

Never print your social security number on your checks. You can add it later, if necessary.

## Steps to take if you are the victim of identity theft:

Immediately cancel any credit cards that you know, or believe, have been tampered with or opened fraudulently. Keep a list of your creditor's toll free numbers and your card numbers handy so you know who to call. This information must be easy for you to find (but don't keep it in your purse or wallet).

File a police report, in the jurisdiction where the theft occurred, immediately. This proves to credit providers you were diligent, and is the first step toward any resulting investigation.

Call the three national credit-reporting organizations immediately to place a fraud alert on your name and Social Security number. The numbers are:

Equifax: 1-800-525-6285

Experian (formerly TRW): 1-888-397-3742

Trans Union: 1-800-680-7289

Social Security Administration (fraud line): 1-800-269-0271

If you've been a victim of identity theft, call the Federal Trade Commission's Identity Theft Hotline toll-free at 1-877-IDTHEFT (438-4338) right away. Counselors will take your complaint and advise you on how to deal with the credit-related problems that may result.

## **Steps identity thieves can take to get your personal information:**

They steal wallets and purses containing your identification and credit and bankcards.

They steal your mail, including your bank and credit card statements, pre-approved credit offers, telephone calling cards and tax information.

They complete a "change of address form" to divert your mail to another location.

They rummage through your trash, or the trash of businesses, for personal data in a practice known as "dumpster diving."

They fraudulently obtain your credit report by posing as a landlord, employer or someone else who may have a legitimate need for — and a legal right to — the information.

They get your business or personnel records at work.

They find personal information in your home.

They use personal information you share on the Internet.

They buy your personal information from "inside" sources. For example, an identity thief may pay a store employee for information about you that appears on an application for goods, services or credit.

## **How identity thieves can use your personal information:**

They call your credit card issuer and, pretending to be you, ask to change the mailing address on your credit card account. The imposter then runs up charges on your account. Because your bills are being sent to the new address, it may take some time before you realize there's a problem.

They open a new credit card account, using your name, date of birth and SSN. When they use the credit card and don't pay the bills, the delinquent account is reported on your credit report.

They establish phone or wireless service in your name.

They open a bank account in your name and write bad checks on that account.

They file for bankruptcy under your name to avoid paying debts they've incurred under your name, or to avoid eviction.

They counterfeit checks or debit cards, and drain your bank account.

They buy cars by taking out auto loans in your name.



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