

How does Identity Theft Happen?

It would be pretty hard to pick an identity thief out of a crowd. In fact, identity thieves have many different faces and come from all walks of life – from teens to white-collar workers. You never know who is searching for your personal information, so you have to be ready. Credit card fraud is the most common form of identity theft.

How do they gain access to your identity?

- Going through your trash and taking sensitive information like pre-approved credit card applications, bank statements or utility bills.
- Sending you bogus emails stating there is a problem with your account or that it is necessary to supply them with certain personal information.
- Looking over your shoulder in line at the grocery store or an ATM while you are entering your PIN number.
- Listening when you tell someone your social security number.
- Breaking into your car or home, stealing sensitive information out of your glove box, laptop, or desk drawers.
- Intercepting bills from your mailbox, before you get to them.
- Taking your discarded computer and hacking into personal information still left on the hard drive.

Are you at more risk than you think?

Do you...

- ✓ Carry your social security card in your wallet?
- ✓ Toss out pre-approved credit card offers without shredding them?
- ✓ Have new checks mailed to your house, instead of picking them up at the credit union?
- ✓ Leave important documents in your car or glove box, like checkbooks, utility bills, or other sensitive papers?
- ✓ Have an employee badge, Driver's license, or insurance card with your social security number printed on it?
- ✓ Have a lock on your home mailbox, or do you mail bills by putting them in an unsecure box?
- ✓ Carry other sensitive cards in your wallet, like a military ID or cards with your checking or savings accounts and passwords listed on them?
- ✓ Shred your bank statements and old utility bills before disposing.
- ✓ Shield your PIN number when entering it at an ATM?
- ✓ Regularly receive a credit report to verify your credit history is accurate?
- ✓ Think you are 100 percent safe from identity theft?

What to do if your identity is stolen?

1. Make phone calls to all three of these credit bureaus and place fraud alerts on your name.

Equifax – 1-800-525-6285

Experian – 1-888-397-3742

Trans Union – 1-800-888-4213

Be sure to document each phone call to include the company, contact's name, date, time and what they said.

2. File a police report. Sometimes credit card companies require a police report in order to clear you from being held accountable for fraudulent charges.
3. Contact all of your credit card companies. Close the accounts affected and open new accounts with new, more complicated passwords.
4. Call the credit union. You may need to cancel any outstanding checks or get a new debit card with a new pin number.
5. Finally, contact government authorities like the Federal Trade Commission. You can reach them by calling 1-877-IDTHEFT.

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