



Victims of Identity Theft have:

- Been denied loans and mortgages
- Lost job opportunities
- Been arrested for crimes they did not commit

It can take months, even years, to clean up the mess that thieves have made of their victims good name and credit.

How Identity Theft occurs:

- Thieves get their victim's information from businesses by:
 - Stealing record from their employer
 - Bribing an employee
 - Hacking into organizations computer
- Thieves rummage through someone's trash or that of a business in a practice known as "Dumpster Diving".
- Thieves obtain a credit report by abusing their employer's authorized access to credit reports.
- Thieves pose as a Landlord or Employer to obtain a credit report.
- They also get information from stolen wallets, mail, or personal information taken from inside their victim's home.



How can you tell if YOUR Identity has been stolen?

- Monitor your balances on all of your accounts.
- Look for unexplained charges or withdrawals.



- Notice if you fail to receive bills or mail.
- Receive a Credit Card that you did not apply for.
- Are denied credit for no known reason.
- Receive a call or notice from a debt collector.

To order your Credit Report:

Equifax -	www.equifax.com	(800) 685-1111
Experian	- www.experian.com	(888) EXPERIAN
		(888) 397-3742
Trans Union -	www.transunion.com	(800) 916-8800



Managing Your Information

- Make sure you have passwords for all accounts
- Avoid using passwords like your mother's maiden name, your birth date, the last four digits of your Social Security Number, or a series of consecutive numbers / letters (ex: 12345, 2222, ABCDE, etc.).

Don't:

- Give out personal information over the phone or internet
- Your bank / credit card company will NEVER ask you for this information.
- Don't give out your account numbers over the internet unless it's a site that you _____ and it is secure.



***No one from a foreign country really wants to send you a large sum of money.**

- Click on links that say you won a contest.
- Make sure bills / statements from your account are shredded properly.
- Shred all unneeded receipts, medical bills, etc.
- Update various protection software on your computer (Anti-malware ;/ _____).