

The Name Game:

IDENTITY THEFT

*But he that filches from me my good name
Robs me of that which not enriches him
And makes me poor indeed.
— William Shakespeare, Othello*

“Stunned!” was the reaction of a Virginia woman who discovered an impostor had fraudulently used her name to obtain credit cards and run up charges totaling over \$30,000. Shockingly, similar stories were repeated a million times last year, leaving victims struggling to unravel the web of deceit spinning around them.

Identity theft is the criminal use of stolen personal information—name, birth date, social security number—to apply for credit, open bank accounts, obtain cell phones, even purchase automobiles. Often victims are unaware for months that crimes are being committed in their names.

How does a thief steal your identity? It is surprisingly easy. From “dumpster diving” to “shoulder surfing,” crooks find what they need by rooting through your trash or observing your fingertips at pay phones and ATM’s. They eavesdrop on your conversations; steal wallets and mail; or hack into your computers. They phone you, posing as a banker or creditor to trick key information from you. They may even be your coworker selling information at a price.

Victims of identity fraud pay a high toll on the road to restoration. The time and patience and paperwork involved in reestablishing credit and credibility can be emotionally devastating. Be wise; be aware; it could happen to you.

If you are a victim ... act quickly to minimize the damage!

- Use the form provided (on reverse) to notify major credit bureaus, banks, creditors, and local authorities.
- Important—file a complaint with the Federal Trade Commission (FTC). Use hotline at **1.877.IDTHEFT** or online at **www.consumer.gov/idtheft**.

The FTC has vast consumer resources available to help you report and recover from identity theft.

Protect Your Good Name

It is impossible to completely safeguard your identity, but the following will greatly reduce your vulnerability—

- Buy a shredder! Shred all personal information headed for the trash.
- Review bank and credit card statements carefully and quickly. Pay attention to billing cycles; missing bills may have been diverted by a thief to a new address.
- Reduce the number of preapproved credit card offers you receive. Call 1.888.5OPTOUT (they will need your social security number). Be sure to shred discarded credit card offers!
- Check your credit report from all three credit bureaus each year.
- Guard your social security number—do not carry it with you and do not print it on your checks.
- Require password access to bank and credit card accounts. Pick a password that cannot be guessed.
- Protect your mail—if possible send and receive mail only from locked boxes; use the Post Office or a trusted friend to hold vacation mail.
- Be wary when giving information over the phone—know to whom you are speaking, and who might be overhearing.

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Chart Your Course of Action

Use this form to record the steps you've taken to report the fraudulent use of your identity. Keep this list in a safe place for reference.

Credit Bureaus - Report Fraud

Bureau	Phone Number	Date Contacted	Contact Person	Comments
Equifax	1-800-525-6285			
Experian	1-888-397-3742			
Trans Union	1-800-680-7289			

Banks, Credit Card Issuers and Other Creditors (Contact each creditor promptly to protect your legal rights.)

Creditor	Address and Phone Number	Date Contacted	Contact Person	Comments

Law Enforcement Authorities - Report Identity Theft

Agency/Dept.	Phone Number	Date Contacted	Contact Person	Report Number	Comments
Federal Trade Commission	1-877-IDTHEFT				
Local Police Department					