Identity Theft Prevention

Identity thieves are always on the lookout for their next victim. But with a little bit of prevention, you can reduce the risk of having your identity stolen - by letting yourself be an easy target.

How can you protect yourself?
Use the following checklist to prevent identity theft from striking.

☐ Check and review your credit report annually
  • Visit annualcreditreport.com
  • Check for unrecognized accounts
  • Look for discrepancies on current accounts

☐ Review your bank statements regularly
  • Track all deposits and withdrawals
  • Be aware of unusual transactions

☐ Shred it, don’t trash it
  • Paid bills
  • Old bank statements
  • Unused credit card applications

☐ Keep important numbers secure
  • Credit/debit card numbers
  • Social Security numbers
  • PIN numbers
  • Online log-in IDs and passwords

☐ Opt out of unnecessary credit card offers
  • Call 1-888-5OPTOUT or
  • Visit optoutprescreen.com

Clues your identity has been stolen
As you follow the checklist above, pay attention to any events that might indicate that your identity has been stolen.

They include:
• Discovering open accounts that you didn’t open
• Seeing purchases listed on your bank statement that you didn’t make
• Finding fraudulent or inaccurate information on credit reports
• Failing to receive bills or scheduled mail
• Receiving credit cards for which you didn’t apply
• Being denied credit for no apparent reason
• Getting calls or letters from debt collectors about items that you didn’t buy

Just in case...
Even with preventative measures, identity theft can still happen. Keep a list on hand of the contact information for each of your financial institutions (i.e. bank, credit card, student loans) so you’re able to quickly respond.

This should include:
• Company name
• Fraud department phone number
• Fraud department e-mail
• Website

Remember, the faster you respond, the better you can minimize the damage caused by identity theft.