

What Can I Do About Identity Theft And Fraud?

To victims of identity theft and fraud, the task of correcting incorrect information about their financial or personal status, and trying to restore their good names and reputations, may seem as daunting as trying to solve a puzzle in which some of the pieces are missing and other pieces no longer fit as they once did. Unfortunately, the damage that criminals do in stealing another person's identity and using it to commit fraud often takes far longer to undo than it took the criminal to commit the crimes.

For starters, just remember the word "**SCAM**":

Be **stingy** about giving out your personal information to others unless you have a reason to trust them, regardless of where you are.

Check your financial information regularly, and look for what should be there and what shouldn't.

Ask periodically for a copy of your credit report.

Maintain careful records of your banking and financial accounts.



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IDENTITY THEFT DEFENSE

yoU Totally Aware



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WHAT SHOULD I DO TO AVOID BECOMING A VICTIM OF IDENTITY THEFT?

Be **stingy** about giving out your personal information to others unless you have a reason to trust them, regardless of where you are:

At Home.

Start by adopting a "need to know" approach to your personal data. Your credit card company may need to know your mother's maiden name, so that it can verify your identity when you call to inquire about your account. A person who calls you and says he's from your bank, however, doesn't need to know that information if it's already on file with your bank; the only purpose of such a call is to acquire that information for that person's personal benefit. Also, the more information that you have printed on your personal bank checks -- such as your Social Security number or home telephone number -- the more personal data you are routinely handing out to people who may not need that information.

If someone you don't know calls you on the telephone and offers you the chance to receive a "major" credit card, a prize, or other valuable item, but asks you for personal data -- such as your Social Security number, credit card number or expiration date, or mother's maiden name -- ask them to send you a written application form.

If they won't do it, tell them you're not interested and hang up.

If they will, review the application carefully when you receive it and make sure it's going to a company or financial institution that's well-known and reputable. The [Better Business Bureau](#) can give you information about businesses that have been the subject of complaints.

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On Travel.

If you're traveling, have your mail held at your local post office, or ask someone you know well and trust - another family member, a friend, or a neighbor - to collect and hold your mail while you're away.

If you have to telephone someone while you're traveling, and need to pass on personal financial information to the person you're calling, don't do it at an open telephone booth where passersby can listen in on what you're saying; use a telephone booth where you can close the door, or wait until you're at a less public location to call.

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