

The Facts on Identity Theft

HOW THIEVES STEAL YOUR IDENTITY:

- Using information when your purse or wallet is stolen.
- “Dumpster Diving” through your trash.
- Stealing mail from your mailbox.
- Using computer viruses to transmit data.
- Hacking into the computers of stores, schools, credit bureaus, etc.
- “Pretexting” as a bank, Internet service provider, landlord, etc. to get you to “verify” your information.

WHAT THIEVES DO WITH YOUR IDENTITY:

- Open new accounts in your name.
- Apply for new credit cards and leave unpaid bills.
- Apply for loans, mortgages, and apartments.
- Print counterfeit checks in your name.
- Take money from your bank accounts.
- Make charges to your existing credit cards.

HOW TO PREVENT IDENTITY THEFT:

- Shred all papers with confidential information before throwing them away.
- Carry as few cards with personal information with you as possible.
- Don't give out information to a business unless you initiated the contact.
- Check your bank and credit card statements thoroughly for unauthorized charges.
- Don't give out your social security number even for drivers licenses or school ID's.
- Order a copy of your credit report each year from more than one agency and check it thoroughly.
- Make sure your employer keeps your information in a safe place.

WHAT TO DO IF YOUR IDENTITY HAS BEEN STOLEN:

- Contact the police immediately and file a report, make sure to get a copy of the report to give to any banks or credit agencies that may require it.
- Begin documenting how much money you spend and at what time.

- Keep copies of all correspondence related to straightening out the identity theft.
- Keep notes on any related telephone calls, including date, time, and name and title of the person.
- Send documents using Return Receipt Requested and keep the postal receipt with your copy of the document.
- Contact all three credit bureaus (Equifax, Experian, and TransUnion) and have them flag your accounts with “fraud alert” and file a “victim's statement.”
- Close any affected credit, checking, and savings account and get new account numbers protected by passwords.
- Follow up all of these actions with letters to confirm they were carried out including the date, name of the person you spoke with, and what actions were taken.
- You may want to contact the Federal Trade Commission, which assists victims of identity theft.



CCW and IDENTITY THEFT

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THE FBI calls identity theft one of the fastest growing crimes in the United States and estimates that yearly, 500,000 to 700,000 Americans are victims. College students are often at risk because their student ID number is their social security number.

CCW groups are encouraged to raise student awareness on the growing problem of identity theft and take action to reduce the chance a student may become a victim.