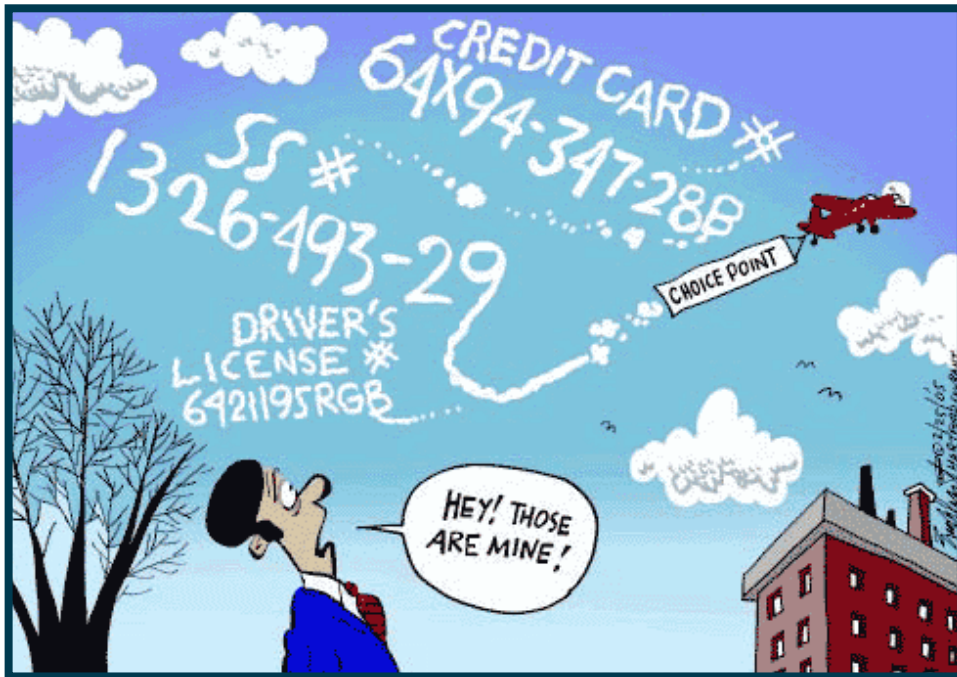


Weekly Safety Tip

IDENTITY THEFT



Important victim / consumer resources and internet links.

[Identity Theft Resource Center](#)

[Federal Trade Commission](#)

To order free credit reports call or click on the links*:

[TransUnion: 800.680.7289](#)

[Experian: 888.397.3742](#)

[Equifax: 800.525.6285](#)

[AnnualCreditReport: 877.322.8228](#)

* Everyone is entitled to one free annual credit report from each agency. ITRC recommends you request your reports in a staggered fashion so as to receive one every four months.

What is Identity Theft? Identity theft occurs when an imposter takes your personal data – usually your name, Social Security number (SSN), driver's license number, address, and / or birth date – and uses it for his / her own financial gain. This person may apply for telephone service, mortgages, credit cards or loans, buy merchandise, and / or lease cars or apartments. They might even use your identity to gain employment - working as you.

How to prevent identity theft:

1. Cross-shred all sensitive documents before throwing them away, especially those with personal identifying information.
2. Keep wallets and purses in locked cabinets while at work.
3. Make sure that conversations cannot be overheard when exchanging sensitive information.
4. Avoid providing sensitive information over the telephone or by email.
5. Password-protect your computer.
6. Avoid placing personal mail with checks, SSN, or account information in the unlocked outgoing mailbox (i.e. at the receptionist's desk).
7. Black-out personal information from documentation.
8. Go paperless.
9. Watch your credit score.

How to report identity theft:

1. Assess the damage. Place a fraud alert on your SSN and have them send you copies of your reports.
2. Take action. Call the police where you live. Send a copy of the police report with any affidavits (letters stating the account is fraudulent) you send to creditors. Also contact the FTC to report the crime.
3. Contact the companies who have reported fraudulent accounts. Send correspondence using certified mail and request a delivery receipt. Tell them this is a case of ID theft. Request copies of all application and transaction account information and ask for letters stating the items have been cleared from your credit record. Federal law requires them to comply.