

...ID theft protections as well. ...theft victims had to call all ...users and the three major cred- ...them to crime. Now, credit ...identity theft complaints, and ...ed to make only one call to ...off a nationwide fraud alert, ...credit standing.

...ws active duty military person- ...alerts on their files when they ...seas.

...from identity theft: ...itors, utilities, and financial

SSN Number Advice

...d to provide your SSN for:

...records
...ds
...reports
...ds
...ions
...trations

...ay want to refuse to provide ...situations:

...ense number (in most states)
...checks

...ne
...berships
...bels

...on for store purchases/refunds
...ntification

...and PINs. Don't use recognizable identifiers such as the last four dig- ...its of your SSN, your birth date, house number, and ...so on for passwords and PINs.

- File a report with your local police or the police where the theft took place. Get a copy of the report in case a creditor needs proof of the crime.

- File a complaint with the FTC at the Identity Theft Hotline, toll-free at 877-IDTHEFT (438-4338).

- Ask your creditors if they'll accept the FTC's ID Theft Affidavit. You can get one by calling the FTC at 877-IDTHEFT or at www.consumer.gov/idtheft. The affidavit allows consumers to report identity theft information to several companies simultaneously.

- If it appears that someone is using your SSN, contact the Social Security Administration to verify the accuracy of your reported earnings and your name. Call 800-772-1213 to check your Social Security statement.



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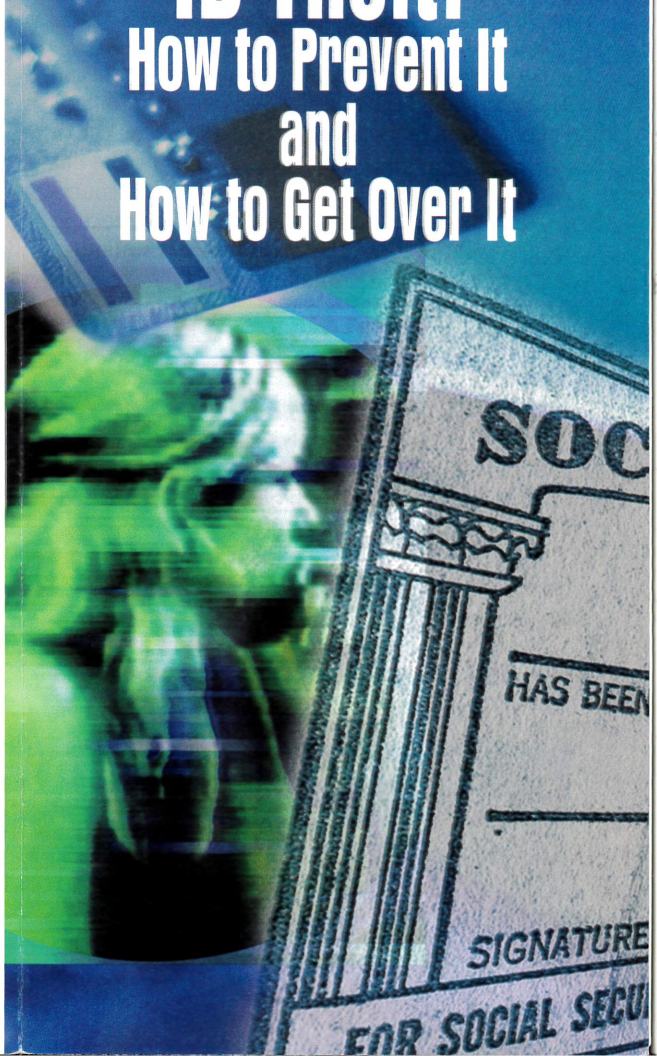
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How to Prevent It and How to Get Over It



count numbers, to open new credit accounts, and to apply for loans in your name. Identity theft, reclaiming your good name can be expensive. According to the Federal Trade Commission (FTC), the average consumer spends more than \$1,000 to clean up the damage done by identity thieves opening new accounts. Identity thieves have struck by redirecting e-mails to your e-mail address (and shoulder receipts, and shoulder surfing—stealing information from people's shoulders while they're at the ATM and teller machine). Technology has created new opportunities.

Spamming, and phishing

Spammers aren't only picking sales receipts and coupons out of trash cans to steal your identity—they're using highly technical methods. Phishing is a scam, and phish. Phishers create a replica of an existing Web page to trick you into submitting personal, financial, or

other information. Web sites you visit show a padlock icon in the top of your browser window—the pad-

lock icon means <https://> or <s-http://>.

Spammers send unsolicited e-mail indiscriminately to multiple mailing lists, individuals, or newsgroups. These e-mails include advertisements, viruses, and hoaxes. Report spam by sending an e-mail to the FTC at uce@ftc.gov.

Phishers create and use e-mails and Web sites—designed to look like e-mails and Web sites of well-known legitimate businesses, financial institutions, and government agencies—to deceive users into disclosing financial institution and account information or other personal data such as usernames and passwords.

Preventing identity theft

- Before revealing personal financial information, find out whom you're dealing with, how the information will be used, and if it will be shared with others.

- Only give your SSN when it's absolutely necessary (see box, next page). Ask if you can use another identifier, such as a driver's license, instead. And don't carry your Social Security card in your wallet unless you need it that day.

- Keep items with personal information in a safe place and either shred them or tear them up when you don't need them anymore. Dispose of checking/savings draft copies and statements, receipts with a credit card imprint, insurance forms, expired credit cards, savings and invest-

ment reporting agency every year. The Fair and Accurate Credit Transactions Act (FACT Act) of 2003 requires each major credit bureau to provide one free credit report annually to consumers who request a copy (call 877-322-8228, or visit annualcreditreport.com).

- Verify that your credit report is accurate and that it includes only activities you've authorized.

- Look over your credit card and credit union statements each month for unauthorized charges or suspicious activity.

- Photocopy financial cards and insurance cards you carry in your wallet (front and back) and keep copies in a safe place; if your wallet is lost or stolen, you can promptly and accurately report the loss.

- Consider the information you're supplying on credit applications to win a car, shopping spree, and so on. To win, information such as your age or income range usually is not necessary.

- Contact the U.S. Postal Service if you don't receive mail for a few days. You want to confirm that your mail—

with, say all those credit card offers—hasn't been diverted by a thief filling out a change of address form in your name.

Requesting a copy of the three major credit bureaus:

Request a copy of credit report

Fraud units

experian.com
equifax.com
transunion.com

888-397-3742
800-685-1111
800-888-4213

888-397-3742
800-525-6285
800-680-7289

Useful Resources:

ID Theft Resource Center
idtheftcenter.org

FTC: National Resource for ID Theft
www.consumer.gov/idtheft/

FTC brochure: Take Charge:
Fighting Back Against Identity
Theft [ftc.gov/bcp/online/pubs/
credit/idtheft.htm](http://ftc.gov/bcp/online/pubs/credit/idtheft.htm)