Prevent Identity Theft

More than 400,000 people were victims of identity theft last year, according to the Privacy Rights Clearinghouse. It could affect you or someone you know at any time.

Identity theft occurs when somebody steals your personal information (credit card numbers, social security number, etc) and poses as you, running up charges or emptying your bank accounts.

It could take months or years to learn if you are a victim. Some people don't find out until they apply for a loan and get turned down because of a bad credit report.

- Do not give out your personal information: Do not give this information over the phone or the computer unless you are sure of who you are talking to and initiated the contact.
- Destroy unused financial solicitations: Such as credit card application and other financial documents. Tear them up or shred them.
- Report lost or stolen checks, ATM cards or credit cards immediately.
- Make sure your mailbox is secure and remove mail as soon as possible.
- If you do not receive a credit card statement one month, contact your credit card company or financial institution: Thieves may remove mail from your mailbox or use other methods to obtain your statements.
- Check your credit report annually: This lets you know of any unauthorized

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