



## How to Prevent Identity Theft

- Keep your personal information private and secure. If you are being asked to provide your personal information, make sure you know who you are dealing with and use a shredder to destroy any personal documents that are no longer useful.
- Place passwords on your credit card, bank, and phone accounts. Avoid using easily available information like your birth date, your Social Security number or your phone number.
- Don't give out personal information on the phone, through the mail, or on the Internet unless you've initiated the contact or are sure you know who you're dealing with.
- Deposit your outgoing mail in post office collection boxes or at your local post office. If you're planning to be away from home and can't pick up your mail, call the U.S. Postal Service at (800) 275-8777 to request a vacation hold.
- To obstruct an identity thief who may pick through your trash or recycling bins to capture your personal information, tear or shred any documents that contain your personal information. To opt out of receiving offers of credit in the mail, call: (888) 5-OPTOUT (888) 567-8688.
- Carry only the identification information and the credit and debit cards that you'll actually need when you go out.

### How to Deal With Identity Theft

- Place fraud alerts on your credit report. Fraud alerts can help prevent an identity thief from opening any more accounts in your name. Close the accounts that you know, or believe, have been tampered with or opened fraudulently.
- File a report with your local police. When you file a report, provide as much information as you can about the crime, including the date, time, and place of the identity theft and the fraudulent accounts opened.
- File a complaint with the Federal Trade Commission. You can file a complaint online at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or call toll-free: (877) IDTHEFT (877) 438-4338.

Exercise your rights to review your credit record and report fraudulent activity. To order your free annual credit report from one or all the national consumer reporting companies, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free (877) 322-8228.

For more information about the steps to take on obtaining your credit report, contact the credit bureaus listed below:

- Equifax: (800) 525-6285 or [www.equifax.com](http://www.equifax.com)
- Experian: (888) 397-3742 or [www.experian.com](http://www.experian.com)
- TransUnion: (800) 680-7289 or [www.transunion.com](http://www.transunion.com)