

Avoid Being a Victim of Identity Theft

When making an ATM transaction, block the screen and keyboard with your body.

According to a 2003 Federal Trade Commission (FTC) report, identity theft has affected more than 27 million Americans in the past five years and is getting worse. In 2002, nearly 10 million people, or 4.6 percent of the population, reported having been the victim of identity theft, either through new credit card accounts opened in their names or by thieves who gained access to their existing accounts. On average, thieves collected \$10,200 worth of goods, money or services when opening a fraudulent new account.



Here are some tips to guard against identity theft:

- Promptly remove mail from your mailbox.
- Never leave receipts at bank machines, bank counters, public trash cans or unattended gasoline pumps.
- Shred pre-approved credit card offers before discarding them. • When making an ATM transaction, block the screen and keyboard with your body. Memorize your Social Security number and all of your passwords. Do not record them on any cards or on items in your purse or wallet.

When writing a check for a credit card payment, do not write the entire account number on the check. Instead, just use the last four numbers.

Never have your Social Security number printed on your checks.

- If your credit cards are stolen, immediately call the three credit bureaus and request that a "fraud alert" be placed on your name and Social Security number. Keep these numbers handy: EQUIFAX: 800-685-1111 - EXPERIAN: 800-682-7654 - TRANS UNION: 800-916-8800
- If your credit or bank cards are stolen or you believe they have been tampered with, contact your financial institution immediately.
- Immediately file a police report in the jurisdiction where your credit and bank cards were stolen. Request a copy of the report in case you later need proof of the crime for your credit card company.

For more information about identity theft, visit the [Federal Trade Commission](http://www.ftc.gov) Web site: www.ftc.gov.