

Identity Theft:

Learn how to protect yourself

Every year in the United States, several million people become victims of identity theft. Most victims never even knew they were at risk. Don't let it happen to you. Read the information below, and take the Identity Theft IQ Test on the reverse side of this page.

MINIMIZING YOUR RISK

- Keep items with personal information in a safe place.
- Be cautious about where you leave personal information in your home.
- Don't carry your Social Security card with you.
- Order a copy of your credit report from each of the three major credit reporting agencies every year.
- Destroy personal papers you don't need.
- Before revealing any personal information, find out how it will be used and whether it will be shared with others.
- Pay attention to billing cycles. Follow up with creditors if your bills don't arrive on time.
- Guard your mail from theft. Deposit outgoing mail in post office collection boxes or at your local post office. Promptly remove mail once it has been delivered.
- Put passwords on your credit card, bank and phone accounts, and avoid using easily available information like your mother's maiden name, your birth date or the last four digits of your Social Security number.
- Don't give out personal information over the phone, through the mail or over the Internet unless you have initiated the contact and you know who you're dealing with.

WHAT TO DO IF YOU BECOME A VICTIM

1. Promptly report the fraud to local law enforcement, the Attorney General's Identity Theft Unit and the Federal Trade Commission.
 - File a report with your local police department or with the police where the identity took place. Get a copy of the report or other similar records as you may need them when contacting your creditors.
 - File a consumer complaint with the Attorney General's Identity Theft Unit. The Unit assists ID theft victims and provides investigative services to help promote the prosecution of identity thieves.
 - Also, file a complaint with the Federal Trade Commission. The FTC maintains a confidential, national identity theft database, and may be able to assist in pursuing identity thieves through federal channels, if applicable.
2. Contact the fraud department at any one of the three major credit bureaus. Ask the credit bureau you contact to take a report and to place a "fraud alert" on your credit report.
 - Under Indiana law, you may also ask credit bureaus to put a "security freeze" on your credit report, free of charge. A "security freeze" can block an identity thief from opening a new account or obtaining credit in your name.
 - Equifax: 800-525-6285 (www.equifax.com)
 - Experian: 888-397-3742 (www.experian.com)
 - TransUnion: 800-680-72789 (www.transunion.com)
3. Contact the fraud department of each of your creditors. Report the fraud to each creditor, even if that particular creditor has not been the subject of fraud. Close any fraudulently accessed or open accounts, and put passwords on any new accounts you open.
4. Depending on the type of identity theft that occurred, there are some additional things you may do to take control of the situation. To access a comprehensive guide to help you through the process of resolving your ID theft case, download the Indiana Attorney General's ID Theft Victim Kit available at www.IndianaConsumer.com/IDTheft.



RESOURCES

- Submit complaints to the Attorney General's Identity Theft Unit by phone at 1-800-382-5516, or online at www.IndianaConsumer.com/IDTheft.
- To learn more about Indiana's Security Freeze law, visit www.IndianaConsumer.com.
- Submit complaints to the Federal Trade Commission by phone at 1-877-ID-THEFT, or online at www.Consumer.gov/idtheft.
- Request your free annual credit reports at www.AnnualCreditReports.com.

IDENTITY THEFT IQ TEST

ARE YOU AT RISK FOR IDENTITY THEFT? TEST YOUR "IDENTITY QUOTIENT" HERE.

- ___ I receive several offers of pre-approved credit every week. (5 points)
- ___ Add 5 points if you do not shred them before putting them in the trash.
- ___ I carry my Social Security card in my wallet. (10 points)
- ___ My state driver's license has my Social Security number (SSN) printed on it, and I have not contacted the Department of Motor Vehicles to request a different number. (10 points)
- ___ I do not have a PO Box or a locked, secured mailbox. (5 points)
- ___ I use an unlocked, open box at work or at my home to drop off my outgoing mail. (10 points)
- ___ I carry my military ID in my wallet at all times. (10 points)
- ___ I do not shred or tear banking and credit information when I throw it in the trash. (10 points)
- ___ I provide my SSN whenever asked, without asking questions as to how that information will be safeguarded. (10 points)
- ___ Add 5 points if you provide it orally without checking to see who might be listening.
- ___ I am required to use my SSN at work as an employee ID or at college as a student ID number. (5 points)
- ___ My SSN is printed on my employee badge that I wear at work or in public. Or, it is posted on my time card in full view of others or is on other documents frequently seen by many others in my workplace. (10 points)
- ___ I have my SSN and/or driver's license number printed on my personal checks. (10 points)
- ___ I am listed in a "Who's Who" guide. (5 points)
- ___ I carry my insurance card in my wallet, and either my SSN or that of my spouse is the ID number. (10 points)
- ___ I have not ordered a copy of my credit reports for at least two years. (20 points)
- ___ I do not believe that people would root around in my trash looking for credit or financial information or documents containing my SSN. (10 points)

Each one of these questions represents a possible opportunity for an identity thief.

UNDERSTANDING YOUR SCORE:

- 100 + points – Recent surveys indicate that 7-10 million people were victims of ID theft last year. You are at high risk. We recommend you purchase a paper shredder, become more aware of secure document handling and start to question why people need your personal data.
- 50-100 points – Your odds of being victimized are about average, or higher if you have good credit.
- 0-50 points – Congratulations. You have a high "IQ." Keep up the good work, and don't let your guard down now.

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