

# Protect Your Financial Identity

Identity theft is one of the fastest-growing types of financial fraud. Without stealing your wallet, a crook can steal your financial identity with as little information as your social security number. It is also called "account-takeover fraud" or "true-name fraud," and it involves crooks' assuming your identity by applying for credit, running up huge bills and stiffing creditors - all in your name.

## Take these steps to protect yourself:

1. Order copies of your credit report once a year to ensure they are accurate. You can call each of the three national credit-reporting agencies because each may contain different aspects of your credit history, or you can contact the Annual Credit Report Service for one free credit report each year.

If you have been denied credit in the past 60 days, the credit-reporting agency that sent the report to your prospective creditor must provide you with a copy of the report for free. However, it will not be sent automatically so you have to request a copy from the credit-reporting agency.

**AnnualCreditReport.com** 1-877-322-8228 or [annualcreditreport.com](http://annualcreditreport.com)

**Equifax** 1-800-685-1111 or [equifax.com](http://equifax.com)

**Experian** 1-888-397-3742 or [experian.com](http://experian.com)

**TransUnion** 1-800-916-8800 or [transunion.com](http://transunion.com)

2. Keep an eye on your accounts throughout the year by reading your monthly/periodic statements thoroughly. That's an easy way for you to be sure that all of the activity in your accounts was initiated by you.

3. Tear up or shred pre-approved credit offers, receipts and other personal information that link your name to account numbers. Don't leave your ATM or credit card receipt in public trash cans. Crooks (a.k.a dumpster divers) are known to go through trash to get account numbers and other items that will give them just enough information to get credit in your name.

4. If your credit card or other bills are more than two weeks late, you should do three things: First, contact the Postal Service to see if someone has forwarded your mail to another address. Second, contact your bank to ask if the statement or card has been mailed. Third, contact the businesses that send you bills.

5. When you pay bills, don't put them in your mailbox with the red flag up. That's a flashing neon light telling crooks to grab your information. Use a locked mailbox or the post office.

6. Protect your account information. Don't write your personal identification number (PIN) on your ATM or debit card. Don't write your social security number or credit card account number on a check. Cover your hand when you are entering your PIN number at an ATM.

7. Don't carry your Social Security card, passport or birth certificate unless you need it that day. Take all but one or two credit cards out of your wallet, and keep a list at home of your account information and customer service telephone numbers. That way, if your wallet is lost or stolen, you'll only have to notify a few of your creditors and the information will be handy.

8. Never provide personal or credit card information over the phone, unless you initiated the call. Crooks are known to call with news that you've won a prize and all they need is your credit card number for verification. Don't fall for it. Remember the old saying, "if it sounds too good to be true, it probably is."