



Identity Theft

Identity theft is the fraudulent use of a person's personal identifying information.

Often, identity thieves will use another person's personal information, such as a social security number, mother's maiden name, date of birth, or account number to open fraudulent new credit card accounts, charge existing credit card accounts, write checks, open bank accounts, or obtain new loans.

Avoid becoming a victim of identity theft by:

- **Do not give personal information**, such as account numbers or social security numbers, over the telephone, through the mail, or over the Internet, unless you initiated the contact or know with whom you are dealing.
- **Store personal information in a safe place** and tear up old credit card & ATM receipts, old account statements, and unused credit card offers before throwing them away.
- **Protect your PINs and other passwords.** Avoid using easily available information, such as your mother's maiden name, your birth date, the last four digits of your social security number, your phone number, etc.
- **Pay attention to billing cycles and check account statements carefully** to ensure all charges, checks, or withdrawals were authorized.
- **Guard your mail from theft**, do not leave bill payment envelopes in your mailbox with the flag up. Instead, deposit them in a post office collection box or at the local post office. Promptly remove incoming mail.

- **Order copies of your credit report** from each of the three major credit bureaus once a year to ensure that they are accurate.

If you become a victim of identity theft:

- **Contact any bank or other creditor where you have an account** that you think may be the subject of identity theft. If your bank closes your account, ask them to issue you a new credit card, ATM card, debit card, or checks, as appropriate.
- **File a report with your local police department.**
- **Review your credit report** to make sure no additional fraudulent accounts have been opened in your name, or unauthorized changes made to your existing accounts. Also, check the section of your report that lists "inquiries" and request that any inquiries from companies that opened the fraudulent accounts be removed.
- **Contact the FTC's Identity Theft Hotline toll-free at 1-877-ID-THEFT (438-4338).** The FTC puts the information into a secure consumer fraud database and shares it with local, state, and federal law enforcement agencies.

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