

IDENTITY THEFT.

Protect your financial security.

Identity theft has risen steadily in the United States over the past few years and has caught the attention of the media and businesses that work with personal financial information. The Federal Trade Commission (the federal government agency dedicated to helping consumers) received more than 250,000 complaints regarding compromised personal financial information from consumers in 2005 and estimates that over 10 million people may be victimized annually.

Identity theft occurs when someone uses your personal information without your permission to commit fraud or other crimes. Whether you're rich or poor or somewhere in between, you're at risk for having your personal financial information stolen. It's important to protect your financial information diligently as the cost and hassle of recovering from an incident of identity theft can be overwhelming.

WHY WOULD SOMEONE TARGET YOU?

People under the age of 25 are the number one targets of identity thieves. Many people don't monitor their credit reports closely, and thieves have a window of opportunity to exploit this situation. By taking some steps to guard your personal financial information, you can minimize your risk of being victimized.

WHY SHOULD YOU PROTECT YOURSELF?

Most people find out that they've been victimized by identity theft through an adverse circumstance. For example, you might be applying for a job and when your credit report is pulled it shows a lot of delinquent credit card accounts that you've never opened and debt you never borrowed. You don't get the job because you didn't handle your finances well. Other victims report finding out when they're

applying for a mortgage or have seen their car insurance rates skyrocket. The Federal Trade Commission has some helpful tactics that will lessen your chances of becoming a victim of identity theft. Visit www.consumer.gov/idtheft.

DETER

People are victimized by two types of identity thieves: 1) the skilled professional thieves and 2) acquaintances with access to their personal financial information. Deter thieves from accessing your information by protecting it:

- Guard your Social Security number. Don't carry your card with you or write your Social Security number on a check. When requested to give your Social Security number, ask how your information is protected and whether there is an alternative.
- Shred documents and paperwork with personal information using a cross-cut shredder before discarding them.
- Delete all unsolicited emails requesting personal information. Using firewalls, anti-spyware, and anti-virus software will help to protect your home computer. Update your software regularly.
- Be smart when using a password. Do not use an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.
- Keep your personal information in a secure place at home. Many victims report that roommates, family members, and casual acquaintances access their personal information to commit identity theft.

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DETECT

You don't want to find out that you're a victim of identity theft through an adverse circumstance. Checking your credit report often will show any new accounts opened that may indicate that your personal financial information has been compromised. Get a free copy of your reports at www.annualcreditreport.com or by calling, 1.877.322.8228. You should also check credit card and bank statements carefully for accuracy. Here are a few things to look out for:

- Credit card and account statements with purchases you did not make.
- Less mail than usual regarding your finances or more mail than usual.
- Denied credit applications that are unexpected.
- Sudden calls from bill collectors.

DEFEND

Fast action on suspected identity theft is vital. Don't wait if you think you've been victimized:

- Place a "Fraud Alert" on your credit reports by contacting the credit bureaus. You'll receive a free copy of your reports. Review them carefully:
Equifax: 1.800.525.6285
Experian: 1.888.EXPERIAN (397.3742)
TransUnion: 1.800.680.7289
- Close any accounts that have been tampered with or that have been established fraudulently.
- Use the ID Theft Affidavit at www.ftc.gov/idtheft to send to fraud departments.
- Ask for verification that the disputed accounts have been closed.
- Keep copies of documents and records of your conversations about the theft.
- File a police report. File a report with law enforcement officials to help you with creditors who may want proof of the crime. Make several copies of the report.
- Report the theft to the Federal Trade Commission. Your report helps law enforcement officials across the country in their investigations.
1.877.ID.THEFT (438.4338) or TTY,
1.866.653.4261

You can protect your financial information and minimize your risk of identity theft. By monitoring your data you'll avoid a lot of stress and lessen your chances of victimization.