

## Identity Theft

Identity theft is one of today's fastest growing crimes. It occurs when someone steals your personal information and identification. They may open credit card accounts, apply for loans, rent apartments and purchase phone services – all in your name. In many cases, they request address changes so you never see the bills for their activity. These impersonators spend your money as quickly as possible. Most victims never know it until they apply for a loan or receive a call from a collection agency. Clearing your name and erasing the effects of identity theft can be a nightmare and take a great deal of time. You can spend months or even years re-establishing your creditworthiness.

### Here are some helpful tips to avoid becoming a victim of identity theft:

- Store personal information in a safe place. Shred financial statements, bank checks, credit card offers, charge receipts and credit applications before discarding them.
- Don't release personal information. Never disclose account numbers, Social Security numbers and credit card numbers over the phone or email unless you know the person or organization you're dealing with.
- Guard against mail theft. Deposit outgoing mail into a secure, official U.S. Postal Service collection box. Promptly remove incoming mail after it has been delivered.
- Monitor account information and billing statements. Know your billing cycles and review monthly statements for unauthorized charges or withdrawals. Missing statements could indicate that someone has filed a change of address notice to divert your mail to his or her address. Consider switching to electronic statements that are delivered directly to an email address that only you have access to.
- Obtain and review copies of your credit report. Order copies of your credit report yearly to review your file and make certain the information is accurate. The three major credit bureaus are:

Equifax:	(800) 685-1111 (To report identify theft call 800-525-6285)
Experian:	(888) 397-3742
Trans Union:	(800) 888-4213 (To report identity theft call 800-680-7289)

### Steps to take if you become a victim of identity theft:

- File a police report and call the Federal Trade Commission's toll-free "Identity Theft Hotline" at 1-877-438-4338.
- Notify the three credit bureau's fraud departments. Request that a "fraud alert" be placed in your file, as well as a victim's statement asking that creditors call you before opening any new accounts.
- Notify the Social Security Administration: (800) 269-0271
- Request a copy of your credit report. Credit reports are free to fraud victims.
- Contact your creditors for any accounts that have been opened fraudulently.
- Close your accounts and obtain new credit, debit and ATM cards.

- Report any suspected stolen mail to your local postal inspector and check the post office for unauthorized change of address requests.
- For lost or stolen American Continental Bank ATM or MasterCard debit cards after hours, phone (800) 500-1044.