



GUARDIAN

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Prevent Identity Theft

Protecting your identity and preventing theft is a growing concern in our world. Identity theft takes place when your personal information is stolen and used to commit fraud and criminal acts without your knowledge. Such acts can cost you time and money, destroy your credit, and damage your reputation. The Federal Trade Commission (FTC) works for consumers to prevent such deceptive practice, accepts complaints, and assists consumers with information and follow-up with law enforcement agencies on identity theft.

There are several steps you can take to prevent identity theft from occurring:

- Only reveal personal information if you know who you are dealing with and if it will be shared with any other parties.
- Shred documents containing personal information before discarding them.
- Pay attention to billing cycles. Follow up immediately with creditors if bills do not arrive on time or if new account statements arrive unexpectedly.
- Do not carry your Social Security card in your wallet. Give your number out only if necessary, and use other forms of ID when possible.
- Minimize the number of cards and identification you carry to what you actually need. If your ID or credit cards are lost or stolen, notify creditors immediately and contact the credit bureaus to ask that a 90-day "fraud alert" be placed in your file. For the three nationwide credit reporting agencies, only one call needs to be made:

Equifax: 1-800-525-6285

Experian 1-888-EXPERIAN (397-3742)

TransUnion: 1-800-680-7289

- Always keep your personal information in a secure place, and be cautious in your home if you have roommates, or if you employ services to clean or work in your home.
- Do not use obvious passwords such as a date of birth or anniversary, mother's maiden name, or last 4 digits of your social security number.
- Order a copy of your credit report every year from the three nationwide credit reporting agencies (Equifax, Experian, and TransUnion), to make sure it's accurate. To obtain a copy of your credit report, you may access it online at www.AnnualCreditReport.com or phone 1-877-322-8228.

If you're a victim of identity theft, you may file a complaint with the FTC:

By phone, toll free: 1-877-IDTHEFT (438-4338); TDD 1-866-653-4261

By mail: Identity Theft Clearinghouse, FTC, 600 Pennsylvania Avenue,
Washington, DC 20580

Online: ftc.gov/idtheft

