

Identity Theft

Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.

Deter

Minimize your risk of identity theft by making it difficult for thieves to access your personal information.

General

- Protect your Social Security number. Never carry your Social Security card in your wallet or write it on a check. Give it out only if absolutely necessary or ask to use another identifier.
- Don't give out personal information on the phone, through the mail or over the Internet unless you know personally whom you are dealing with.
- Register your phone number with the Federal Trade Commission's **Do Not Call Registry**. 1-888-382-1222; www.donotcall.gov
- Secure all documents with personal information in your home, especially if you employ outside help, have roommates, or are having work done in your home

Mail

- Deposit outgoing mail in post collection boxes and not at your home mailbox.
- Shred all documents with personal information before you discard them.
- When re-ordering checks, request they be delivered to your bank instead of to your home.
- "Opt Out" of unsolicited credit offers. 1-888-567-8688; www.optoutprescreen.com

Online

- Shop online only with merchants with secure sites.
- Use passwords that have at least eight characters and include numbers or symbols.
- Don't use the same password for each online account you access.
- Change your passwords regularly (at least every 90 days).
- Use up-to-date firewalls, anti-spyware, and anti-virus software to protect your computer.
- Don't respond if you get a message – by email, text, pop-up or phone – that asks you to update your account or give your personal information to access a refund.
- If you need to contact a business, call the number on your financial statement, use a telephone directory or type the web address into your browser yourself.
- Additional information at www.OnGuardOnline.gov

Computer Disposal

Computers often hold personal and financial information. When disposing of your old computer, take these simple steps to ensure your identity isn't stolen.

- Save important files on an external storage device (i.e. USB drive, a CDROM, or external hard drive) or transfer them to a new computer.
- "Wipe" your hard drive clean. Use software available online and computer stores.
- Once you have a "clean" computer, consider recycling, donating, or reselling it.
- To recycle an old computer, contact Pinellas County's Household Electronics & Chemical Collection Center (727) 464-7500.

Detect

First Signs of Identity Theft

- Contact by a collection agency regarding a debt you did not make
- Checks disappear from your check book
- Your bank account is overdrawn due to withdrawals you did not make
- Mail was opened or intercepted
- Bills or financial statements do not arrive as expected
- You receive calls or letters that you've been approved or denied credit for accounts you never requested

Inspect

- **Your credit report.** Credit reports contain information about you, including what accounts you have and your bill paying history.
 - The law requires each of the three major credit reporting companies -- Equifax, Experian, and TransUnion to provide you with a free copy of your credit report, at your request, once every 12 months
 - Do not contact the three companies individually for your free credit report
 - To order your free annual report from one or all the credit reporting companies, visit www.annualcreditreport.com, or call 1-877-322-8228
- **Your financial statements.** Review financial accounts and billing statements.

Defend

If you suspect Identity Theft

- Place a fraud alert with the three credit reporting companies and review your credit reports
TransUnion: 1-800-680-7289; www.transunion.com
Equifax: 1-800-525-6285; www.equifax.com;
Experian: 1-888-397-3742; www.experian.com;
- Contact your bank and credit card companies to close affected accounts
- Report the crime to the Clearwater Police by calling the non-emergency number 562-4242
- Request a copy of the police report
- File complaint with the Federal Trade Commission at 1-877-438-4338; www.ftc.gov
- Keep a detailed log of who you have contacted and copies of all correspondence

Credit Monitoring Services

There are a variety of commercial services that, for a fee, will monitor your credit reports for activity and alert you to changes to your accounts. Prices and services vary widely. Many of the services only monitor one of the three credit reporting companies. You can do most of what these companies do yourself. For example, you can place a fraud alert on your account with the three credit bureaus, but you have to renew it every three months.

If you're considering signing up for a service, make sure you understand what you're getting before you buy. Also check out the company with your local Better Business Bureau, Consumer Protection Agency and state Attorney General to see if they have any complaints on file.

- Better Business Bureau - www.bbb.org (727) 535-5522
- Pinellas County Consumer Protection - www.pinellascounty.com/consumer (727) 464-6200
- Florida Attorney General Office – www.myfloridalegal.com (850) 414-3300
- Visit www.consumercompare.org to review credit monitoring services.