



**Who's  
Watching?**

# Identity Theft Tipsheet

from "Who's Watching Charlottesville?"

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## Tips to Protect Yourself from ID Theft

### Quick Tips

If it happens to you...and you become a victim of identity theft, the top 4 things to do:

1. Place a fraud alert on your credit reports immediately.
2. Close any accounts that have been tampered with or opened fraudulently. Dispute any charges you didn't make.
3. File a police report either in your local area or where the ID theft took place.
4. File a complaint with the Federal Trade Commission at [ftc.gov](http://ftc.gov).

### Learn More

**Identity Theft**  
[whoswatchingcharlottesville.com/idtheft.html](http://whoswatchingcharlottesville.com/idtheft.html)

**Document Security**  
[whoswatchingcharlottesville.com/paper.html](http://whoswatchingcharlottesville.com/paper.html)

**Mobile Security**  
[whoswatchingcharlottesville.com/mobile.html](http://whoswatchingcharlottesville.com/mobile.html)

- **Be careful what you throw away.** What's trash to you is treasure to an identity thief, so think twice before you discard. Burn, shred, or tear up any sensitive documents before you throw them in the trash or the recycle bin. This is to protect you from "dumpster diving," when thieves rummage through your trash to gain your personal information.
- **Invest in a good paper shredder.** Shred all sensitive documents (anything that has your Social Security number, date of birth, passwords, PINs, or bank account numbers), plus unused checks, expired credit cards, and unwanted credit card offers before putting them in the trash. The most effective and foolproof shredders are the heavy duty "cross-cut" models, but even the basic \$15-\$20 strip-cut model is better than nothing. They are available at most office supply stores, and many can destroy plastic as well as paper.
- **Get rid of your paper trail.** Make things easier on yourself—and the environment—by cutting back on unneeded paper. You'll have a lot less to shred if less of your private information is on paper in the first place! Some ways to do this:
  - 1). **Opt *not* to receive your monthly bank and credit card statements by mail.** You should definitely still review your statements each month to check for unexpected or fraudulent charges. But if you are willing to do this regularly online, you'll save yourself from needing to shred a lot of paper each month. 2). **Opt out of receiving pre-approved credit offers in the mail.** From an identity theft standpoint, they are ticking time bombs. Just call 1-888-5-OPTOUT (1-888-567-8688) to request such offers be stopped. Note that you will be asked to provide your Social Security number when you call. 3). **If you don't use convenience checks, ask your financial institution to stop sending them to you.**
- **Protect your mail.** It's safer to deposit your outgoing mail in post office collection boxes than in your unsecured mailbox—especially if your mail contains checks and personal information. And promptly remove incoming mail from your mailbox. If you're planning to be away from home, request a vacation hold.
- **Protect your Social Security number.** Leave your card in a secure place. And give out your Social Security number only when absolutely necessary. Always ask businesses if you can use other types of identifiers. Many companies and organizations will comply if you ask them.
- **Check your bank and credit card statements each month.** Stay on the lookout for unauthorized bank or credit card charges. A scammer may start with a small purchase, perhaps under \$20, to see how closely you watch your account. If you don't respond, they will then spend more. Catching it early will save you a lot of time, money, and heartache later.
- **By federal law, you're entitled to one free credit report each year. Use it!** Visit [annualcreditreport.com](http://annualcreditreport.com) or call 1-877-322-8228 to order your free credit reports each year. Once you get it, review it for inquiries from companies you haven't contacted, accounts you didn't open, and debts you can't explain. Check that personal information is all correct. If you find fraudulent or inaccurate information, get it removed.