

# UNDERSTANDING IDENTITY THEFT

## **IDENTITY THEFT** is the deliberate use of someone else's identity.

Identity theft is a crime in which a thief will use your stolen identity to obtain credit, commit fraudulent purchases and other criminal activities. Thieves will use credit card numbers, Social Security numbers, addresses or phone numbers to open a credit card or bank account.



- Never provide your personal information to unsolicited email or telephone requests.
- Review account statements and check all charges.
- Destroy old personal information and keep current information in a safe place.



Signs of identity theft include new accounts on your credit reports, receiving unexpected bills in the mail, or getting calls from creditors or debt collectors for things you did not buy.



For greater online safety, use a firewall and anti-virus software to protect your computer. Also, make sure you use strong passwords that are a combination of upper and lower case letters, numbers and symbols.



If you are a victim of identity theft, report it immediately to a credit reporting agency such as Equifax or Experian. Ask them to place a fraud alert on your account.

**STOP. THINK. DON'T BE FOOLED.**

Notify your bank immediately if you have given out your information, so they can help protect your account.

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