

Fight identity theft

Identity theft is what happens when someone steals your personal information and uses it to commit fraud.

An estimated nine million Americans are victims of identity theft every year.* Don't be one of them. Take steps to reduce your risk and catch problems early:

- **Make it a habit** to check your monthly credit card and financial account statements for charges you don't recognize.
- **Check your credit** report periodically for suspicious activity. You're entitled to a free annual credit report from each of the three major credit bureaus — Experian, Equifax and TransUnion. By requesting a report from a different bureau every four months, you can keep tabs on your record year-round for free.
- **Keep your mail as secure as possible:** Get a locking mailbox and use authorized collection boxes for outgoing mail.
- **Shred pre-approved credit offers**, "courtesy" checks and documents that contain personal information before you discard them.
- **Don't use the same password** on social networks as you do on financial accounts.
- **Keep the most up-to-date** anti-virus, anti-spyware and firewall software on your computer.
- **Don't access financial accounts** from a public computer.
- **Ignore e-mails** asking you to "verify" your financial information; no reputable firm sends them. This tactic is a type of scam known as "phishing."

In case of theft

If your personal information is stolen, take swift action to minimize the damage:

- **Report the theft** to your credit issuers, cancel your cards and change the passwords on your financial accounts. Follow up your phone calls with letters, including copies (not originals) of any relevant documents.
- **If you believe fraud has occurred**, file a police report and a complaint with the Federal Trade Commission. (Keep copies of these documents.)
- **Ask Equifax, Experian or TransUnion** to put a fraud alert on your credit reports. (Whichever agency you call informs the other two.) The alert lasts 90 days and requires potential credit seekers to take steps to verify your identity before opening new accounts in your name. Depending on your situation, you may want to ask for an extended fraud alert, which lasts seven years and requires creditors to call you before opening new accounts in your name.

* Federal Trade Commission, 2010.

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