

10 Best Practices to Prevent Identity Theft

- 1) Never give your PIN number or bank passwords to anyone.
- 2) Shred bank account or credit card statements if you intend to throw them away.
- 3) Keep credit and debit cards in a secure place.
- 4) Never provide confidential information to anyone over the phone, by mail, or by Internet unless you initiated the contact.
- 5) Write "SEE ID" on the signature line on credit or debit cards. Be prepared to present your ID when using these cards.
- 6) Routinely monitor your bank and billing statements.
- 7) Never lend your credit or debit cards to anyone.
- 8) Contact your creditors or utility companies if you do not receive a scheduled billing statement.
- 9) Secure your personal financial information at home.
- 10) Check your credit report annually.

How to order your free annual credit report:

- By telephone: (877) 322-8228
- Online: www.annualcreditreport.com
- By mail. Print out the order form here: <https://www.annualcreditreport.com/cra/requestformfinal.pdf>

How do I know my identity has been stolen?

- Failing to receive bills or other mail signaling an address change by the identity thief.
- Receiving credit cards for which you did not apply.
- Denial of credit for no apparent reason.
- Receiving calls from debt collectors or companies about merchandise or services you didn't buy.

What to do if Your Identity Has Been Stolen

Immediate Steps:

- Place a fraud alert on your credit reports, and review your credit reports.

Fraud alerts can help prevent an identity thief from opening any more accounts in your name. Contact the toll-free fraud number of any of the three consumer reporting companies below to place a fraud alert on your credit report.

Equifax: 1-800-525-6285; www.equifax.com; P.O. Box 740241, Atlanta, GA 30374- 0241

Experian: 1-888-EXPERIAN (397-3742); www.experian.com; P.O. Box 9532, Allen, TX 75013

TransUnion: 1-800-680-7289; www.transunion.com; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

- Close the accounts that you know, or believe, have been tampered with or opened fraudulently.
- File a report with your local police or the police in the community where the identity theft took place.

Worcester County Sheriff's Office: (410) 632-1112

Sussex County Sheriff's Office: (973) 579-0850

Or the place of identity theft.

- File a complaint with the [Federal Trade Commission](#) (FTC).

You can file a complaint online at www.consumer.gov/idtheft. If you don't have Internet access, call the FTC's Identity Theft Hotline, toll-free: 1-877-IDTHEFT (438-4338); TTY: 1-866-653- 4261; or write:

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, D.C. 20580

- Contact the [Social Security Administration](#)
- Correct Fraudulent Information in Credit Reports

Additional Links to get Help/Information

Consumer and Professional Organizations

- [International Association of Chiefs of Police: Curbing Identity Theft Resolution](#)
- [Privacy Rights Clearinghouse: Identity Theft Resources](#)
- [Better Business Bureau](#)

Federal Government

- [Federal Trade Commission](#)
- [Department of the Treasury](#)
- [Comptroller of the Currency \(OCC\)](#)
- [Federal Deposit Insurance Corporation \(FDIC\)](#)
- [Social Security Administration](#)
- [On Guard](#)