

Identity Theft Prevention



Identity theft is a serious crime that can have lifelong consequences. It occurs when someone steals your personal information and uses it without your knowledge to commit fraud or some other type of crime. In addition to the financial burden identity theft causes, it can wreck an individual's reputation with lenders, financial institutions and businesses.

PREVENTION

- ◇ Shred financial documents and paperwork with personal information
- ◇ Don't carry your social security card with you, and only give it out when needed
- ◇ Don't give out personal information over the phone, through the mail or Internet unless you know who you're dealing with
- ◇ Never click on links sent in unsolicited emails, instead type in the web address of a site you trust
- ◇ Install and utilize software security: antivirus software, firewalls, content blockers, etc.
- ◇ Avoid obvious passwords, such as your birthday or mother's maiden name
- ◇ Store your personal information in a safe place, like a safe or safety deposit box

DETECTION

- ◇ Check your bank and credit card statements
- ◇ Be alert when bills do not arrive as scheduled
- ◇ Credit gets denied without reason
- ◇ You receive calls or mailings about purchases you did not make
- ◇ Inspect your credit report from each of the reporting agencies: Equifax, Experian and TransUnion
- ◇ Inspect credit reports on your children, regardless of their age
- ◇ Visit AnnualCreditReport.com or call 877-322-8228 to receive your free credit report
- ◇ If you find errors on your credit report, contact the credit agency
- ◇ Visit ftc.gov/idtheft to learn how to correct errors on your credit report

REPORT

- ◇ Place a fraud alert on your credit reports
- ◇ Experian: 888-397-3742, TransUnion: 800-680-7289, Equifax: 800-525-6285
- ◇ Close your accounts immediately
- ◇ Contact the credit agencies where the accounts were opened and verify the discrepancy has been dealt with and keep copies
- ◇ File a police report
- ◇ Report the theft to the Federal Trade Commission at ftc.gov/idtheft, 877-438-4338, TTY 866-653-4261 or Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580

HOW IT HAPPENS

- ◇ Dumpster diving, or rummaging through your garbage
- ◇ Skimming, or stealing your credit card information when processing your card
- ◇ Phishing, or unsolicited emails or pop-ups that ask for your personal information
- ◇ Hacking, or breaking into your email or other online accounts that contain personal, or an institution's records
- ◇ Theft, or simply stealing your wallet or purse, pre-approved credit card offers, checks, tax information or personal records from employers

Federal Trade Commission: ftc.gov

Nebraska Attorney General's Office: ago.ne.gov

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