



Protect Yourself

- Use passwords that combine numbers or letters and do not include obvious or sensitive information (avoid using your Social Security number, mother's maiden name or birthday).
- Shred or tear up any personal information before you put it in the trash, including receipts, bank statements, insurance information, expired credit cards and credit card offers.
- Put outgoing mail in a U.S. Postal Service mailbox or take it to the post office instead of leaving it in an unsecured mailbox.
- Pick up your mail promptly. If you go on vacation, ask the post office to hold your mail.
- Do not give out personal information over the phone unless you initiated the call. Even then, make sure you are dealing with a trustworthy company and you know how your information will be used and stored by the company.
- Avoid giving out your Social Security number. Ask if other identifiers can be used, such as a driver's license number.
- Only carry the identification and credit cards you really need.
- Do not keep your Social Security card in your wallet or your passport in your purse.
- Missing a credit card bill? Call the creditor: a thief may have stolen your account and changed your billing address.
- Check your credit report periodically (at least annually) and question any suspicious activity.
- Make sure your home computer has robust virus protection software and that operating system patches are up to date.

**"Distrust and caution
are the parents of
security."**

-Ben Franklin

If you have questions or concerns about any of the terms contained in this brochure, the Pennsylvania Department of Banking and Securities trained, professional staff may be able to answer your questions. You may reach one of our Consumer Services Specialists at **1.800.PA.BANKS** (800.722.2657). The phone call is free and so are our services. Sometimes just talking through your circumstances can help you understand your options. Our specialists can help you determine what your next steps might be.



pennsylvania
DEPARTMENT OF BANKING
AND SECURITIES

1.800.PA.BANKS
dobs.pa.gov

Protecting Yourself from Identity Theft



pennsylvania
DEPARTMENT OF BANKING
AND SECURITIES

> protect > regulate > inform



What is Identity Theft?

Identity Theft is when someone uses your personal information to spend money, get loans, open bank accounts or worse. You could spend months or years trying to clear your name and credit record. Thieves can get information from your mail, wallet or trash or through telephone or Internet scams.

If you think you are a victim, you should act quickly. While there is no way to guarantee it will never happen to you, there are steps you can take to help keep your personal information secure.



Early Warning Signs

Unfortunately, most victims of Identity Theft do not become aware of the crime until it is too late. One way to minimize the damage is to recognize potential signs of trouble, such as missing bills in the mail, receiving unfamiliar credit cards, being turned down for credit and being contacted by debt collectors for purchases you did not make.



What to do if you are a victim

1. Get Fraud Alerts

If your identity has been stolen or you think you may have given personal information to a scam artist, contact one of the three credit reporting agencies right away and ask to have a fraud alert placed on your credit report.

You only need to contact one credit agency because that one will automatically notify the other two, who will also place alerts on their reports. A fraud alert also entitles you to a free copy of each credit report, which you will need to identify what the thief has done in your name.

The three credit reporting agencies:

Experian
1-888-397-3742
experian.com

Equifax
1-800-525-6285
equifax.com

TransUnion
1-800-680-7289
transunion.com

Everyone, regardless of whether they have been a victim of Identity Theft, is entitled to one free copy of their credit report from each agency every 12 months. By reviewing your credit reports regularly, you may be able to spot misuses of your identity sooner.

annualcreditreport.com
1.877.322.8228

2. Close Your Accounts

It is important that you close accounts that have been compromised or opened without your permission as quickly as possible. Contact the institution or company's fraud department. Be sure to follow up in writing. Keeping good records is essential. Keep a log of who you spoke to and when. Keep a file of all letters and important documents.

3. File a Police Report



Notify local police, your county sheriff or the PA State Police about your Identity Theft and, if possible, get a copy of the report.

4. Notify the PA Attorney General or the Federal Trade Commission

Both the PA Attorney General and the Federal Trade Commission (FTC) maintain databases of Identity Theft cases used by law enforcement agencies for investigations. You can file a complaint online with the FTC at ftc.gov. You can also file a complaint by calling the PA Attorney General at 1.800.441.2555 or the FTC Identity Theft hotline at 1.877.ID.THEFT.