



Identity Theft

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Identity theft is not new, but has become much more common in recent years.

It occurs when another person begins wrongfully using your name to obtain credit and incur expenses that will be charged to you. Besides the potential monetary losses, the time and labor involved in correcting records after an identity theft is discovered can be enormous.

Here are some tips to make it harder for another person to steal your identity.

- Your Social Security number is often the key to identity theft. Never carry your Social Security number in your wallet or

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checkbook. Don't even think about having it printed on your checks.

- Guard your Social Security number closely. Do not give it out to anyone unless you are convinced it is necessary for them to have it. This means only give it to governmental agencies or to businesses you absolutely trust. Always ask if a business will accept another means of identification other than your Social Security number.
- Be careful when you dispose of documents that contain sensitive information, such as credit card receipts. Use a shredder if possible. If not, tear the papers carefully to obscure the information.
- Don't post personal information to the Internet. You can use Internet areas such as genealogical sites or high school reunion sites without revealing too many details.
- Check your credit report at least once each year and correct any errors in writing.
- Review all bank statements and credit card statements carefully so you can discover quickly whether someone else is using your bank account or credit cards.

- If you should discover that someone is using your identity, report it immediately to credit agencies and to the police.

For more detailed information on this subject please visit www.consumer.gov/idtheft and www.identitytheft.org. [Click here](#) to read the Federal Trade Commission Consumer Alert on identity theft.

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