2-1-2003

How Does Identity ID Theft Happen?

Cooperative Extension Service
South Dakota State University

Follow this and additional works at: http://openprairie.sdstate.edu/extension_ss

Recommended Citation
http://openprairie.sdstate.edu/extension_ss/7

This Other is brought to you for free and open access by the SDSU Extension at Open PRAIRIE: Open Public Research Access Institutional Repository and Information Exchange. It has been accepted for inclusion in SDSU Extension Special Series by an authorized administrator of Open PRAIRIE: Open Public Research Access Institutional Repository and Information Exchange. For more information, please contact michael.biondo@sdstate.edu.
How does **ID Theft** happen?

**Consumer carelessness**

happens when you . . .

- misplace checks and/or credit cards
- fail to shred trashed financial documents

**You fail to limit use of your personal information**

when you . . .

- freely give your Social Security number when asked
- have your Social Security number printed on your checks and/or driver’s license
- complete consumer surveys and product registration cards
- sign up for free prizes or gifts

**A thief targets... YOU**

when he or she . . .

- steals your wallet or purse
- takes mail from an unsecure mailbox or trash
- opens accounts (i.e., credit card, utilities) in your name billed to you or to a different address
- opens a false bank account in your name
- accesses consumer database for personal gain
- is a trusted person (relative, roommate) with easy access to your accounts
- obtains a false ID card sold on a web site

Don’t be an **ID Theft** victim.

- Watch for interruptions in billing cycles, (missing mail).
- Be wary of calls requesting updated or clarification of information.
- Never give checking account, credit card, or Social Security number (SSN) to unknown caller.
- Review your financial accounts and credit report regularly for accuracy.
- Tear up or shred financial papers before throwing them away.
- Get Social Security number off your checks and driver’s license; don’t carry the original card with you.
- Watch your debit or credit card when making purchases.
- Use non-sensible PIN numbers (not a pet’s name, a nickname, your birth date, or house number; mix numbers and letters) and don’t write the PIN on your card!

- Only do business with reputable companies.
- Opt out of company sharing your information with outsiders; option available annually.
- Get off mailing lists (i.e., call 1-888-5-OPTOUT to stop receiving pre-approved credit card offers; write to DMA Mail Preference Service, PO Box 9008, Farmingdale, NY 11735 to reduce junk mail; send name, address, and phone number to DMA Telephone Preference Service, PO Box 9014, Farmingdale, NY 11735 to avoid unwanted calls from telemarketers; send notice to www.e-mps.org to get off national e-mail lists).
- Reject electronic “cookies.”
- Use secure Web site to place your order (the s in https:// signifies “secure”).
- Use only encrypted Web sites to authorize money transfers.
What to do if you’re an ID THEFT victim?

Act quickly and effectively to minimize damage. Be alert! Be persistent! Keep detailed list of all communications.

- Call local Police Department—get a written copy of your report.
- Notify banker or credit union—set up new accounts if affected.
- Request ‘fraud alert’ from all three national credit bureaus:
  - Equifax (800-525-6285)
  - Trans Union (800-680-7289)
  - Experian (888-301-7195)
- Cancel your ATM, debit, and/or credit card if stolen.
- Request that retailers be notified not to accept checks written on your stolen account—contact check verification companies:
  - Telecheck (800-710-9898);
  - International Check Services (800-631-9656);
  - Equifax (800-437-5120).
- Report theft to the S.D. Division of Consumer Protection (800-300-1986); or to help@atg.state.sd.us
- Report mail theft to your local postal inspection officer; find a listing at www.usps.gov/websites/depart/inspect

- If a driver’s license is involved, call your nearest Department of Motor Vehicles.
- If it is phone fraud, contact S.D. Public Utilities Commission (605-773-3201) or go on-line for information at http://www.state.sd.us/puc/puc.htm
- For information on insurance companies, policies, agents and brokers, contact the S.D. Division of Insurance (605-773-3563).
- Call the S.D. State Bar Association (800-952-2333) if assistance is needed in clearing your name.
- Report investment fraud to the U.S. Securities and Exchange Commission (202-942-7040) or to help@sec.gov
- If tax fraud is suspected, call the Internal Revenue Service (800-829-0433) or go on-line for information at www.treas.gov/usss/faq.htm
- Though a new number is seldom assigned, call the Social Security Administration hotline at (800-269-0271) or on-line at oig.hotline@ssa.gov
- The Federal Bureau of Investigation usually only gets involved when multiple similar reports are made; send a complaint to www1.ifccfbi.gov/index.asp