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How Does Identity ID Theft Happen?

Cooperative Extension Service
South Dakota State University

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How does 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 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 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)—order a free copy of your credit report.
- 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
- Call the Federal Trade Commission Identity Theft Hotline (1-877-ID THEFT) or go on-line at www.consumer.gov/idtheft for information.
- Report mail theft to you 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



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