

## 10 Ways to Stop Identity Theft Cold

By Jeff Wuorio

### Simple ways to protect yourself

There's no ironclad protection that guarantees that you'll never fall victim to some form of identity theft. But there are steps you can take to protect yourself, many of which are rather simple:

1. **Destroy private records and documents.** Tear up – or, if you prefer, shred – credit card statements, solicitations and other documents that contain private financial information. *Shred or cross cut*
2. **Secure your mail.** Empty your mailbox quickly, lock it or get a P.O. box so criminals don't have a chance to snatch credit card pitches. Never mail outgoing bill payments and checks from home. They can be stolen from your mailbox and the payee's name erased with solvents. Mail them from the post office or another secure location. *Shred. Keep records for 7 yrs, then dispose of.*  
*Get your mail asap when you get home.*
3. **Safeguard your Social Security number.** Never carry your card with you, or any other card that may have your number, like a health insurance card. And don't put your number on your checks. It's the primary target for identity thieves because it gives them access to your credit report and bank accounts. *Where is it? Don't need to put it on lots of things!*
4. **Don't leave a paper trail.** Never leave ATM, credit card or gas station receipts behind.
5. **Never let your credit card out of your sight.** Worried about credit card skimming? Always keep an eye on your card or, when that's not possible, pay with cash.
6. **Know whom you're dealing with.** Whenever anyone contacts you asking for private identity or financial information, make no response other than to find out who they are, what company they represent and the reason for the call. If you think the call is legitimate, contact the company yourself and confirm what you were told before revealing any of your personal data.
7. **Take your name off marketers' hit lists.** In addition to the national Do-Not-Call registry (1.888.382.1222), you can also cut down on junk mail and opt out of credit card solicitations.
8. **Be more defensive with personal information.** Ask salespeople and others if information such as Social Security or driver's license is absolutely necessary. Ask anyone who does require your Social Security number – for instance, your insurance company – what their privacy policy is and whether you can arrange for the organization not to share your information with anyone else.
9. **Monitor your credit report.** Obtain and thoroughly review your credit report (now available for free at [annualcreditreport.com](http://annualcreditreport.com) or by calling 877-322-8228) at least once a year to look for suspicious activity. If you spot something, alert your card company or the creditor immediately. You may also want to subscribe to credit protection service, like Experian's CreditCheck, which alerts you anytime a change takes place with your credit report.
10. **Review your credit card statement carefully.** Make sure you recognize the merchants, locations and purchases listed before paying the bill. If you don't need or use department –store or bank-issued credit cards, consider closing the accounts.

## **If something goes wrong**

Again, protecting yourself from identity theft is no sure thing. But there is plenty you can do if you uncover some wrongdoing:

- First, contact the fraud departments of each of the three major credit card bureaus. Tell them that you're an identity theft victim. Request that a "fraud alert" be placed in your file, along with a victim's statement asking that creditors call you before opening any new accounts or changing your existing accounts.
- Contact the creditors for any accounts that have been tampered with or opened fraudulently. Speak with someone in the security or fraud department of each creditor, and follow up with a letter.
- File a report with your local police or the police in the community where the identity theft took place. Get a copy of the police report in case the bank, credit-card company or others need proof of the crime.
- Keep records of everything involved in your efforts to clear up the fraud, including copies of written correspondence and records of telephone calls.

### **Three major credit bureaus:**

#### **Equifax**

To report fraud: 1-800-525-6285

And write: P.O. Box 740241, Atlanta, GA 30374-0241

#### **Experian**

To report fraud: 1-888-EXPERIAN (397-3742)

And write: P.O. Box 9532, Allen, TX 75013

#### **TransUnion**

To report fraud: 1-800-680-7289

And write: Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92634

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#### **Federal Trade Commission**

ID Theft Hotline

1.877.438.4338

#### **Opt-Out of Mailed Credit Card Offers:**

1.888.567.8688

#### **Free Credit Report**

[www.annualcreditreport.com](http://www.annualcreditreport.com)

or call

**1.877.322.8228**

or write

Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30348-5281

#### **IL Attorney General's ID Theft Hotline:**

1. 866.999.5630