

What is identity theft?

Identity theft is a serious crime. Identity theft happens when someone uses information about you without your permission. They could use your:

- name and address
- credit card or bank account numbers
- Social Security number
- medical insurance account numbers

Why should I care if someone steals my identity?

You will be responsible for what the thief does while using your personal information. You might have to pay for what the thief buys. This is true even if you do not know about the bills.

How can that happen?

- A thief might get a credit card using your name.
- He changes the address.
- The bills go to him, but he never pays them.
- That means the credit card company thinks you are not paying the bills.
- That will hurt your credit.

This is the kind of trouble identity theft can cause for you.

What can a thief do with my personal information?

An identity thief can use your name and information to:

- buy things with your credit cards
- get new credit cards
- open a phone, electricity, or gas account
- steal your tax refund
- get medical care
- pretend to be you if they are arrested

How can a thief steal my identity?

A thief can get your personal information in person or online. Here are some ways thieves might steal someone's identity. A thief might:

- steal your mail or garbage to get your account numbers or your Social Security number
- trick you into sending personal information in an email
- steal your account numbers from a business or medical office
- steal your wallet or purse to get your personal information

How do I know if someone steals my identity?

Sometimes, you can tell if someone steals your identity.

- **Read your bills.** Do you see charges for things you did not buy?
- **Watch your bank account statement.** Are there withdrawals you did not make? Are there changes you do not expect?
- **Check your mail.** Did you stop getting a bill? Or did you start getting a new bill you do not know about?
- **Get your credit report.** Are there accounts or other information you do not recognize?

If you answer yes to any of these questions, someone might have stolen your identity.

What is a credit report?

Your credit report is a summary of your credit history. It lists:

- your name, address, and Social Security number
- your credit cards
- your loans
- how much money you owe
- if you pay your bills on time or late

All the information in the credit report should be about you. Get a copy of your credit report. Make sure you recognize the information in it. If you do not, you need to try to fix it.

Why should I try to fix my credit report?

Your credit report might show that an identity thief is using your personal information. You know the information is not true. But no one else looking at the report knows, unless you tell them.

Businesses look at your credit report. A business uses your credit report to decide whether it wants to deal with you. The identity thief's information on **your** credit report might mean you cannot:

- get a cell phone
- rent an apartment
- get utilities
- get a credit card
- borrow money
- get some kinds of jobs

Can I protect myself from identity theft?

You can lower your risk. Every time you shop in a store, you:

- watch your wallet
- are careful with your credit card or debit card
- do not tell people your PIN number

When you shop online, you can:

- use passwords that people cannot guess
- shop on secure websites. They have an address that starts with “https”
- **not** put personal information on computers in public spaces, like the library
- have security software on your own computer

Identity theft can make it hard for you to get credit, a job, a place to live, or utilities. But you can reduce your risk of being hurt by identity theft.

How can I protect my identity?

Protect your personal information. That helps you protect your identity. Here are some things you can do:

- At home:
 - keep your financial records, Social Security and Medicare cards in a safe place
 - shred papers that have your personal or medical information
 - take mail out of your mailbox as soon as you can
- As you do business:
 - only give your Social Security number if you must. Ask if you can use another kind of identification
 - do not give your personal information to someone who calls you or emails you
- On the computer:
 - use passwords that are not easy to guess. Use numbers and symbols when you can
 - do not respond to emails or other messages that ask for personal information
 - do not put personal information on a computer in a public place, like the library

How will I know if someone steals my identity?

Read your bills and account statements. Watch for:

- things you did not buy
- withdrawals you did not make
- a change of your address that you did not expect
- bills that stop coming

Look at medical statements. You might see charges you do not recognize. That might mean someone stole your identity.

Get your credit report. You get one free credit report every year from each credit reporting company.

To order:

- Call Annual Credit Report at 1-877-322-8228.
- Answer questions from a recorded system. You have to give your address, Social Security number, and birth date.
- Choose to only show the last four numbers of your Social Security number. It is safer than showing the full number on your report.
- Choose which credit reporting company you want a report from. (You get one report free from each company every year.)

The company mails your report to you. It should arrive two to three weeks after you call.

Read your credit report carefully. Look for mistakes or accounts you do not recognize. This could mean someone stole your identity.

Information obtained from: <https://www.consumer.gov/articles/1015-avoiding-identity-theft#!what-it-is>