



Identity Theft

Categories : [Consumer Services](#), [Criminal Justice System](#), [Older Adult Programs](#)

The following is summarized from the U.S. Federal Trade Commission Identity Theft website, <http://www.ftc.gov/bcp/edu/microsites/idtheft/>.

WHAT IS IDENTITY THEFT?

Identity theft occurs when someone appropriates your name, social security number, credit card numbers, or other bits of personal information without your knowledge to commit fraud or other crimes.

HOW TO MINIMIZE THE RISK OF IDENTITY THEFT

The Federal Trade Commission recommends the following steps to minimize the risk of identity theft.

- Lock your financial documents and records in a safe place at home, and lock your wallet or purse in a safe place at work. Keep your information secure from roommates or workers who come into your home.
- Limit what you carry. When you go out, take only the identification, credit, and debit cards you need. Leave your Social Security card at home. Make a copy of your Medicare card and black out all but the last four digits on the copy. Carry the copy with you — unless you are going to use your card at the doctor's office.
- Before you share information at your workplace, a business, your child's school, or a doctor's office, ask why they need it, how they will safeguard it, and the consequences of not sharing.
- Shred receipts, credit offers, credit applications, insurance forms, physician statements, checks, bank statements, expired charge cards, and similar documents when you don't need them any longer.
- Destroy the labels on prescription bottles before you throw them out. Don't share your health plan information with anyone who offers free health services or products.
- Take outgoing mail to post office collection boxes or the post office. Promptly remove mail that arrives in your mailbox. If you won't be home for several days, request a vacation hold on your mail.
- When you order new checks, don't have them mailed to your home, unless you have a secure mailbox with a lock.
- Consider opting out of prescreened offers of credit and insurance by mail. You can opt out for 5 years or permanently. To opt out, call 1-888-567-8688 or go to optoutprescreen.com. The 3 nationwide credit reporting companies operate the phone number and website. Prescreened offers can provide many benefits. If you opt out, you may miss out on some offers of credit.

HOW TO DETECT ACTIVITIES THAT MIGHT BE ATTEMPTS TO STEAL YOUR IDENTITY

- Monitor your financial accounts and billing statements. Be alert to signs that require immediate attention:
 - bills that do not arrive as expected;
 - unexpected credit cards or account statements;
 - denials of credit for no apparent reason; and
 - calls or letters about purchases you did not make.
- Inspect your credit report. Your credit report contains information on where you work and live, the credit accounts that have been opened in your name, how you pay your bills and whether you've been sued, arrested or filed for bankruptcy. Checking your report on a regular basis can help you catch mistakes and fraud before they wreak havoc on your personal finances.
 - The law requires the major nationwide consumer reporting companies—Equifax, Experian, and



TransUnion—to give you a free copy of your credit report each year if you ask for it.

- Visit www.AnnualCreditReport.com or call 1-877-322-8228, a service created by these three companies, to order your free credit reports each year. You also can write: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
- Review financial accounts and billing statements regularly, looking for charges you did not make.

NOTE: Starting Sept. 21, 2018, free credit freezes and year-long fraud alerts are available due to a new federal law.

- Individuals can freeze and unfreeze their credit file for free
- Individuals can also get a free freeze for their children who are under 16
- If you are someone’s guardian, conservator or have a valid power of attorney, you can get a free freeze for that person

For additional information, visit the Consumer Financial Protection Bureau Blog at:

<https://www.consumerfinance.gov/about-us/blog/free-credit-freezes-are-here/>

HOW TO REPORT IDENTITY THEFT

If you suspect that your personal information has been used to commit fraud, the FTC recommends that you take immediate action and keep a record of your conversations and correspondence. The FTC further suggests that the following actions are appropriate in almost every case.

- Place a “Fraud Alert” on your credit reports, and review the reports carefully. The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient:
 - Equifax: 1-888-766-0008
 - Experian: 1-888-EXPERIAN (397-3742)
 - TransUnion: 1-800-680-7289

Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven’t contacted, accounts you didn’t open, and debts on your accounts that you can’t explain.

- Close any accounts that have been tampered with or established fraudulently.
 - Call the security or fraud departments of each company where an account was opened or changed without your okay. Follow up in writing, with copies of supporting documents.
 - Ask for verification that the disputed account has been closed and the fraudulent debts discharged.
 - Keep copies of documents and records of your conversations about the theft.
- File a report with law enforcement officials to help you with creditors who may want proof of the crime.
- Report the theft to the Federal Trade Commission. Your report helps law enforcement officials across the country in their investigations.
 - Online: www.consumer.ftc.gov/articles/0341-file-complaint-ftc
 - By phone: 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-4261
 - By mail: Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580.

TO FIND PROVIDERS IN CONNECTICUT’S COMMUNITY RESOURCES DATABASE

Search by service names:

[Identity Theft Reporting/Recovery Programs](#)

SOURCE: Federal Trade Commission Identity Theft website; Consumer Financial Protection Bureau Blog



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