

## Protect Yourself: Avoid Being a Victim of Identity Theft

Identity theft is one of the fastest-growing crimes in the nation—accounting for as much as 25 percent of all credit card fraud loss each year. Though victims may be liable for charges made on fraudulent accounts, it can also be a nightmare to improve credit reports. The theft of your identity can leave you with a poor credit rating and a ruined reputation, which may take months or even years to correct.



There are several ways to help prevent identity theft. Here are some things you can do to protect yourself:

- Protect personal information. Opt out of mailing lists to keep your mailbox free of identity theft temptations.
- Avoid sharing unnecessary credit card information. Resist providing your social security number.
- Shred documents with personal information before throwing them away. It is very common that important account numbers and statements are simply tossed in the trash where they can be easily retrieved.
- Keep documents with personal data secure.

- Choose PINs and passwords that cannot be easily guessed, and do not reveal them to anyone. Be sure to change these codes frequently.
- Never write down PINs and passwords, especially on the outside of envelopes or checks.
- Regularly check your credit report for fraudulent information.
- Exclude personal information from company and family website.
- Be sure your information is not available via online directories and searchable databases.

### What to do if you are a victim

- › Call credit card issuers and your bank to “flag” or close accounts.
- › Cancel all credit cards, passwords and PINs.
- › Notify police, credit bureaus, utility companies and the post office.
- › Take action to remove criminal or civil judgments against you.
- › Seek the assistance of a lawyer, if necessary.

For more information on identity theft...

[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

[www.idtheftcenter.org](http://www.idtheftcenter.org)

[www.privacyrights.org/identity.htm](http://www.privacyrights.org/identity.htm)

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



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