



# Identity Theft

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## What is Identity Theft?

- Identity theft occurs when someone uses your personal information like your name, Social Security number, or credit card number without your permission, to commit fraud or other crimes.
- The Federal Trade Commission estimates that as many as 9 million Americans have their identities stolen each year.
- You may not find out about the theft until you review your credit report or credit card statement.



# How Is Identity Stolen?

- Dumpster Diving
- Skimming
- Phishing
- Changing Your Address
- Stealing
- Pretexting



## How Do Thieves Use Your Identity?

- Get utility services
- Open bank accounts
- Get a job
- File fraudulent tax return
- Get medical services
- Attain new phone/wireless accounts
- Open new credit cards/loans in your name
- Change billing address on existing credit cards
- Use your Social Security number to get government benefits
- Give your information to police during an arrest
- Create counterfeit checks
- Clone your ATM/debit card
- Get driver's license or official ID
- Rent a house

# What Can You Do If Your Identity is Stolen?

- File a police report
- Check your credit reports
- Notify creditors
- Dispute unauthorized transactions
- Place a “Fraud Alert” on your credit reports
- Close accounts that have been tampered with or established fraudulently
- Report theft to Federal Trade Commission

## How Can You Prevent Identity Theft?

- Monitor personal information
- Shred documents
- Protect your Social Security number/PIN numbers
- Never click on unsolicited e-mails
- Do not use obvious passwords like your birth date or mother's maiden name
- Inspect your credit report at least one a year
- Be aware of bills that never arrive or new bills
- Investigate denials of credit for no apparent reason
- Investigate calls/letters about purchases you did not make

## Resources, References and Contact Information

- OnGuardOnline.gov
- [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Equifax 800-525-6285
- Experian 888-397-3742
- Transunion 800-680-7289
- [FTC.gov/idtheft](http://FTC.gov/idtheft)
- [www.balancepro.net](http://www.balancepro.net)
- Orange County's Credit Union 714-755-5900

Thank You

Please see me at our conclusion to schedule a complimentary consultation to discuss your personal situation or call 714-755-5900, ext. 7514

