

DATA COMMUNICATIONS PROFESSIONALS

Safety Center Bulletin

DATE: October, 2002

SUBJECT: Identity Theft

Special Alert! Alert! Alert! Theft in Process: Your Identity

How can someone steal your identity? By co-opting your name, Social Security number, credit card number, or some other piece of your personal information for their own use. In short, identity theft occurs when someone appropriates your personal information without your knowledge to commit fraud or theft. Here are some ways that identity thieves work:

- They open a new credit card account, using your name, date of birth, and Social Security number. When they use the credit card and don't pay the bills, the delinquent account is reported on **your** credit report.
- They call your credit card issuer and, pretending to be you, change the mailing address on your credit card account. Then, your imposter runs up charges on your account. Because your bills are being sent to the new address, you may not immediately realize there's a problem.
- They establish cellular phone service in your name.
- They open a bank account in your name and write bad checks on that account.
- They steal wallets and purses containing your identification and credit and bank cards.
- They steal your mail, including your bank and credit card statements, pre-approved credit offers, telephone calling cards and tax information.
- They complete a "change of address form" to divert your mail to another location.
- They rummage through your trash, or the trash of businesses, for personal data in a practice known as "dumpster diving."
- They fraudulently obtain your credit report by posing as a landlord, employer or someone else who may have a legitimate need for — and a legal right to — the information.
- They get your business or personnel records at work.
- They find personal information in your home.
- They use personal information you share on the Internet.
- They buy your personal information from "inside" sources. For example, an identity thief may pay a store employee for information about you that appears on an application for goods, services or credit.

While you probably can't prevent identity theft entirely, you can minimize your risk. By managing your personal information wisely, cautiously and with an awareness of the issue, you can help guard against identity theft.

WHAT YOU CAN DO TODAY Order a copy of your credit report from each of the three major credit reporting agencies every year. Make sure it is accurate and includes only those activities you've authorized. The law allows credit bureaus to charge you up to \$9.00 for a copy of your credit report.

- **Equifax** — www.equifax.com To order your report, call: 1-800-685-1111 or write: P.O. Box 740241, Atlanta, GA 30374-0241. To report fraud, call: 1-800-525-6285 and write: P.O. Box 740241, Atlanta, GA 30374-0241.
- **Experian** — www.experian.com To order your report, call: 1-888-EXPERIAN (397-3742) or write: P.O. Box 2104, Allen TX 75013. To report fraud, call: 1-888-EXPERIAN (397-3742) and write: P.O. Box 9532, Allen TX 75013.
- **TransUnion** — www.transunion.com To order your report, call: 800-916-8800 or write: P.O. Box 1000, Chester, PA 19022. To report fraud, call: 1-800-680-7289 and write: Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92634
- Place passwords on your credit card, bank and phone accounts. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your SSN or your phone number, or a series of consecutive numbers.
- Secure personal information in your home, especially if you have roommates, employ outside help or are having service work done in your home.
- Ask about information security procedures in your workplace. Find out who has access to your personal information and verify that records are kept in a secure location. Ask about the disposal procedures for those records as well.

MAINTAINING VIGILANCE

- Order a copy of your credit report from each of the three major credit bureaus once a year. By checking it on a regular basis you can catch mistakes and fraud before they wreak havoc on your personal finances. **Don't underestimate the importance of this step.** One of the most common ways that consumers find out that they're victims of identity theft is when they try to make a major purchase, like a house or a car. The deal can be lost or delayed while the credit report mess is straightened out. Knowing what's in your credit report allows you to fix problems before they jeopardize a major financial transaction.
- Don't give out personal information on the phone, through the mail or over the Internet unless you've initiated the contact or are sure you know who you're dealing with. Identity thieves may pose as representatives of banks, Internet service providers and even government agencies. Before you share any personal information, confirm that you are dealing with a legitimate organization. You can check the organization's website as many companies post scam alerts when their name is used improperly, or you can call customer service using the number listed on your account statement or in the telephone book.
- Deposit outgoing mail in post office collection boxes or at your local post office, rather than in an unsecured mailbox. Promptly remove mail from your mailbox. If you're planning to be away from home and can't pick up your mail, call the U.S. Postal Service at 1-800-275-8777 to request a vacation hold.
- Before revealing any personally identifying information, find out how it will be used and secured, and whether it will be shared with others. Ask if you have a choice about the use of your information. Can you choose to have it kept confidential?
- Don't carry your SSN card; leave it in a secure place. Keep your purse or wallet in a safe place at work.

Be sure to visit the DCP Safety Center Website at www.consultdcp.com/safetycenter.htm