HOW TO PROTECT YOURSELF FROM
ID THEFT

WHAT IS IDENTITY THEFT?

Identity theft happens when someone steals your personal information and uses it without your permission. It can disrupt your finances, credit history and reputation as well as take time, money, and patience to resolve.

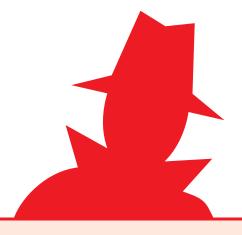## HOW DO THIEVES STEAL YOUR INFORMATION?

IDENTITY THIEVES MIGHT

1. Go through trash cans and Dumpsters stealing documents that contain sensitive information

2. Work for businesses, medical offices, or government agencies and steal personal information on the job

3. Misuse the name of a legitimate business and call or send emails that trick you into revealing personal information

4. Pretend to offer a job, a loan, or an apartment and ask you to send personal information to qualify

5. Steal your wallet, purse, backpack or mail and remove your credit cards, driver's license, passport, health insurance card and other items that show personal information

HOW CAN YOU PROTECT YOUR INFORMATION?

► You have a right to a free credit report every 12 months from each of the three nationwide credit reporting companies. Order all three reports at once, or order one report every four months. To order, go to annualcreditreport.com or call 1-877-322-8228.

► Read your bank, credit card and account statements and the explanation of medical benefits from your health plan. If a statement contains an error or doesn't come on time, contact the business.

► Shred all documents that show personal, financial or medical information before you throw them away.

► Don't respond to e-mail, text or phone messages that ask for personal information.

► Create passwords that mix letters, numbers and special characters. Don't use the same password for more than one account.

► If you shop or bank online, use websites that protect your financial information with encryption.

► Use anti-virus and anti-spyware software, and a firewall on your computer.

► Set your computer's operating system, web browser, and security system to update automatically.

WHAT ARE THE WARNING SIGNS MY IDENTITY HAS BEEN STOLEN?

► Errors on your bank, credit card, or other account statements

► Errors on the explanation of medical benefits from your health plan

► Your regular bills and account statements don't arrive on time

► Calls from debt collectors about debts that don't belong to you

► You start receiving calls from debt collectors about over due payments for things you didn't purchase

► A notice from the IRS that someone used your Social Security number

► Mail, email or calls about accounts or jobs in your minor child's name

► Unwarranted collection notices of your credit report

► Businesses turn down your checks

► You are turned down unexpectedly for a loan or job due to bad credit

Collier County Sheriff's Office
SHERIFF KEVIN RAMBOSK
EMERGENCY 911 Non Emergency 239-252-9300
www.colliersheriff.org

WHAT DO I DO IF MY IDENTITY IS STOLEN?

1. **FLAG YOUR CREDIT REPORTS**
Call one of the nationwide credit reporting companies and ask for a fraud alert on your credit report. The company you call must contact the other two so they can put fraud alerts on your files. An initial fraud alert is good for 90 days.

Equifax – 1-800-525-6285
Experian 1-888-397-3742
TransUnion 1-800-680-7289

2. **ORDER YOUR CREDIT REPORTS**
Each company's credit reports about you is slightly different so it is a good idea to order a report from each company. When you order you must answer some questions to prove your identity. Read your reports carefully to see if the information is correct. If you see mistakes or signs of fraud, contact the credit reporting company.

3. **CREATE AN IDENTITY THEFT REPORT**
An identity theft report can help you get fraudulent information removed from your credit report, stop a company from collecting debts caused by identity theft, and get information about accounts a thief opened in your name. To create an identity theft report:

File a complaint with the FTC at ftc.gov/complaint or 1-877-438-4338; TTY: 1-866-653-4261. Your completed complaint is called an FTC affidavit.

Take your FTC affidavit to your local law enforcement agency, or to the law enforcement agency where the theft occurred and file a police report. Get a copy of the police report. The two documents comprise an identity theft report.

sources: Federal Trade Commission