If you are a victim of identity theft, your first action should be to contact the fraud departments of the three main credit bureaus listed below. Alert them of your situation, and request that a fraud alert be placed in your file.

You may also wish to contact the Federal Trade Commission's Identity Theft Hotline: 1.877.IDTHEFT (1.877.438.4338)

CREDIT BUREAUS

EQUIFAX
Report Order: 1.800.685.1111
Fraud Hotline: 1.888.766.0008
www.equifax.com

EXPERIAN
Report Order: 1.888.397.3742
Fraud Hotline: 1.888.397.3742
www.experian.com

TRANS UNION
Report Order: 1.877.322.8228
Fraud Hotline: 1.800.680.7289
www.tuc.com

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PRACTICAL MONEY GUIDES

IDENTITY THEFT

How to safeguard your identity and financial information from theft

VISA

SHIELD YOUR PERSONAL FINANCIAL INFORMATION TO AVOID CARD FRAUD AND IDENTITY THEFT

When your personal financial information gets into the wrong hands, the consequences can be devastating. It's critical to understand how identity theft and card fraud can happen to you. The information provided here will help you avoid becoming a victim and tell you what you can do if your identity is stolen.

PRACTICAL MONEY GUIDES

BUDGET BASICS
CREDIT HISTORY
CREDIT CARD BASICS
DEBIT CARD BASICS
PREPAID CARD BASICS
IDENTITY THEFT

When you understand how to manage your finances, you've got an invaluable tool in taking control of your life. Wise use of these skills can provide peace of mind, financial freedom, increased buying power and a secure future. This guide is one of a series on **PRACTICAL MONEY SKILLS FOR LIFE.**

WHAT TO DO IF YOUR IDENTITY IS STOLEN

If you should fall victim to identity theft, it is important that you act quickly. Contacting the correct agencies and filing the necessary reports will go a long way toward minimizing any damage to your financial well-being.

CREDIT BUREAUS Immediately contact the fraud departments of each of the credit bureaus listed on the back of this guide. Alert them that you are a victim of identity theft, and request that a fraud alert be placed in your file.

You can also request a security freeze, preventing credit issuers from obtaining access to your credit files without your permission. This prevents thieves from opening up new credit cards or other loans.

LAW ENFORCEMENT Report identity theft to your local police department. If the crime occurred somewhere other than where you live, you may wish to report it to law enforcement there as well. The police will create an "identity theft report" and give you a copy.

FEDERAL TRADE COMMISSION (FTC) The FTC does not investigate identity theft cases, but they can share information that you give them, such as the identity theft report number, with investigators nationwide.

BANKS AND CREDIT CARD ISSUERS Report the theft to your credit card issuers and request replacement cards with new account numbers. Ask your bank to close affected accounts and obtain new account numbers there as well. If you have checks stolen, you can also ask your bank to stop payment on any checks about which you are unsure.

Simple Ways to Protect Yourself

There are some simple steps you can take to reduce or minimize the risk of becoming a victim of identity theft or card fraud.

PRACTICE SAFE INTERNET USE Delete spam emails that ask for personal information, and keep your anti-virus and anti-spyware software up-to-date. Shop online only with secure web pages (check the bottom of your browser for an image of a lock or look for "https" in the address bar). Never send credit or debit card numbers, social security numbers and other personal information via email.

DESTROY PERSONAL FINANCIAL RECORDS Tear up or shred credit card statements; ATM, credit, or debit card receipts; bank deposit receipts; loan solicitations; and other documents that contain personal financial information.

SECURE YOUR MAIL Empty your mailbox quickly and get a mailbox lock. When mailing bill payments and checks, consider dropping them off at the post office or a secure mailbox.

BE CAREFUL WITH YOUR SOCIAL SECURITY NUMBER Your social security number is a major target for identity thieves because it can give them access to your credit report and bank accounts. Never carry your card with you. Instead, memorize your number and keep the card in a secure place at home or in a safe deposit box. Never write or print your social security number on checks. You may also ask your employer to remove your social security number from your pay check stubs.

CHECK YOUR CREDIT REPORT At least once a year, obtain and review your credit report for suspicious activity. You can request a free copy of your report at www.annualcreditreport.com or by contacting any one of the three major credit reporting agencies listed on the back of this guide.

BEWARE OF SCAMS Always be on the defensive with your financial information. Never give out personal information to telemarketers or respond to emails from someone claiming to represent your bank, credit card issuer, a government agency, a charity, or other organization. If you think the request is legitimate, contact the agency directly to confirm their claims.

Tips For Frequent Travelers

Whether you're traveling for business or pleasure, be on the alert for opportunities that thieves may try to take advantage of:

- Receipts—Do not leave credit card receipts on the table at restaurants; sign them and hand them directly back to the server. Keep your copy of all receipts.
- Wallets—Stolen wallets frequently lead to identity theft, so instead of carrying your wallet in your pocket or having it easily accessible in your bag, use travel pouches that are worn inside your shirt.
- Checks—Leave checkbooks at home in a locked safe or drawer. Checking account takeover is one of the hardest types of financial fraud to clear up.
- Camera phones—That tourist with a camera phone may actually be taking a shot of your credit card or driver's license. Keep important personal information out of view from others.
- Mail—Put your mail on postal hold whenever you travel, and arrange for mail to only be picked up by you at the post office when you return.
- Hotels—Lock up all valuables in room or hotel safes while you are out, including laptops, passports and other documents that contain your personal identifying information. Do not leave these items with a hotel doorman to transport or hold—carry them yourself.
- Airplanes—Do not put any items that contain your social security number, card numbers, or financial institution account numbers in checked luggage. Always carry that with you.