

THE RISK OBSERVER

Safety Information for Residents

IDENTITY THEFT

Identity theft occurs when someone uses another person's personal information, without their consent, for the purpose of committing fraud or crime. Everyone is at risk of becoming a victim of identity theft, but there are things you can do to minimize those risks.

Constantly monitoring your financial and credit information will allow you to identify a problem sooner. The Federal Fair Credit Reporting Act requires each of the major nationwide consumer reporting companies to provide you with a free copy of your credit reports once every 12 months at your request.

Establish a password or pass codes for credit cards, bank accounts, phone accounts, etc. Avoid using your mother's maiden name, phone numbers, consecutive numbers, or any part of your social security number.

Secure personal information in your home if you have roommates, visitors, or outside service work performed. Don't give out personal information on the phone, through the mail, or on the Internet unless you've initiated the contact. Identity thieves have posed as representatives of banks, Internet service providers (ISPs), and even government agencies to get people to disclose their personal information. Don't reply to emails requesting personal information to "update their records". Do not open files sent to you by strangers, download programs, or click on hyperlinks from people you don't know. Maintain the latest computer virus protection updates at least weekly on your computer.

Be careful with your mail. Deposit your outgoing mail in post office collection boxes or at your local post office. Promptly remove mail from your mailbox. If you're going to be away from home and can't pick up your mail, request a vacation hold with the U.S. Postal Service.

An identity thief may pick through your trash or recycling bins to obtain your personal information. Shred or tear up any documents that contain any personal information before discarding them. This includes charge receipts, copies of credit applications, insurance forms, doctor bills, checks and bank statements, old charge cards not in use, and credit offers you get in the mail. You can even request not to receive offers of credit in the mail by calling: 1-888-5-OPTOUT (1-888-567-8688).

Don't carry your Social Security number with you and carry only the identification and the credit / debit cards that you'll actually need when you go out.

For more information on Identity Theft, please visit the Federal Trade Commission website at:

<http://www.identitytheft.gov> or 1-877-IDTHEFT