

## Identity Theft

According to the Federal Bureau of Investigation, identity theft is one of the fastest growing white-collar crimes in the nation. Identity thieves try to obtain your personal information, such as your name, date of birth and social security number. They often get this information by going through your trash or taking items from your mailbox. The thieves then use this information to access your current financial accounts, open new accounts in your name or charge items or services to you.

In 2010, Colorado was ranked 5th nationwide in the number of identity theft complaints to the Federal Trade Commission. Your best defense against identity theft is to be vigilant with your personal and financial information.

## Keep Information Confidential

- Do not provide anyone with your personal information over the phone, internet or through the mail unless you have initiated the contact or you know with whom you are dealing.
- Monitor your account billing cycles. If you do not receive a bill or bank statement on time, follow up with that institution.
- Set up your bills to come via email, to avoid them lingering in your mailbox.
- Promptly pick up your mail and put outgoing mail directly into a U.S.P.S. collection box, especially if the mail contains checks or other personal or financial information.
- Purchase a shredder and shred items like charge receipts, credit card applications and bank statements before throwing them away.
- Order a copy of your credit report each year and notify credit bureaus immediately if you find errors.
- The major credit bureaus are:
  - Equifax - (888) 525-6255
  - Experian - (888) 397-3742
  - Trans Union - (800) 680-7289
- Be diligent in reviewing bank or credit card statements to see if there is fraudulent activity occurring.
- Cancel credit cards that you do not use on a regular basis so you do not have numerous lines of credit, leaving you more vulnerable.
- Be creative with personal identification numbers (PINS) and other passwords. Do not use things that can easily be tied to you, such as a birthday or a maiden name.
- Do not carry your social security card in your purse or wallet unless absolutely necessary.

## Take Extra Steps

- Get a credit card with your photo on it.
- Prevent “pre-approved” credit offers being sent to you by calling 1-800-5-OPT-OUT.
- Order checks made with chemically sensitive paper.
- Don’t write your PIN number on your card or carry in your wallet.
- When using ATM machines, look for skimming devices before entering pass codes.
- Don’t let your credit card out of your sight at restaurants or bars.

