



## Don't Let it Happen to You!

Operating under a variety of methods, identity thieves are obtaining key pieces of our identities and using that information for illegal purposes. Your social security number, driver's license number or credit card will easily give thieves the information they need. Your blank, pre-approved credit application that you threw away this morning could allow someone to rob you of the one thing you may have thought was completely safe, your identity.

Here are a few helpful hints you should use to protect your identity:

- Release your social security number only when absolutely necessary because it is the key to your credit and banking accounts.
- Do not have your social security number printed on your checks or driver's license. When you order new checks have them delivered to the bank, not your home address. If you have not obtained a new digitized driver's license do so as soon as possible.
- Reduce the number of credit cards you actively use and cancel all unused accounts. Keep a list/photocopy of all your credit card information including telephone numbers of the customer service departments. If fraudulent charges appear on one of your accounts call the Consumer Credit Counseling Service for help in clearing false claims on your credit report.

- Shred pre-approved credit applications, credit card receipts, bills and other financial information before throwing it into the trash.
- Order your credit report once a year from a major credit reporting company. Check the reports for inaccuracies and fraudulent use of your accounts. Remove your name from the marketing list to reduce the number of pre-approved credit applications you receive in the mail.
- To order a copy of your credit report call one of the following:  
Equifax Credit Reporting Bureau (800) 685-1111  
Experian Credit Reporting Bureau (888) 397-3742  
Trans Union (800) 916-8800
- When you call the credit reporting bureaus to obtain a copy of your credit report you may have to indicate that you believe you are a victim of credit theft in order to get your free copy. Be persistent. You are entitled to one copy a year.
- To reduce unwanted junk mail write to Direct Marketing Association's Mail Preference Service P.O. Box 9008, Farmingdale, NY 11735-9008 and request your name and mailing address be removed from all mailing lists.
- To reduce unwanted telemarketing write to Direct Marketing Association's Telephone Preference Service, P.O. Box 9014, Farmingdale, NY 11735-9014 and request your name be removed from their direct telemarketing list. (Only written request will be accepted. If you need information on how to write the request you can call (212-768-7277.)
- Anytime you dial an 800, 888, or 900 numbers, your name, address and telephone number are most likely being captured by the company you are calling. Dial \*67 before you dial any company/business that you don't want to have your information. Dialing \*67 conceals your identifiers and is a free service provided by your phone company.
- When you pay bills, do not leave the envelopes containing your payments in your mailbox for your postal carrier to pick-up. Place them directly into a secured mailbox.

Identity theft problems are growing at an alarming rate. Access to personal information compiled in private and government databases are becoming easily available through the Internet with little or no privacy protection standards. Practicing or following the above tips can help reduce your risks from threats associated with identity fraud.

For more information call your nearest Indiana State Police Post.



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