

Identity Theft

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Identity theft occurs when someone uses your personal information such as your name, Social Security number, credit card number or other identifying information, without your permission to commit fraud or other crimes.

Identity theft is a serious crime. People whose identities have been stolen can spend months or years - and their hard-earned money - cleaning up the mess thieves have made of their good name and credit record. In the meantime, victims may lose job opportunities, be refused loans, education, housing or cars, or even get arrested for crimes they didn't commit. You can learn more at the US Government [central site](#) for identity theft information.

What should I do if I think my identity has been stolen?

- Contact the fraud departments of any one of the three major credit bureaus to place a fraud alert on your credit file. The fraud alert requests creditors to contact you before opening any new accounts or making any changes to your existing accounts. As soon as the credit bureau confirms your fraud alert, the other two credit bureaus will be automatically notified to place fraud alerts, and all three credit reports will be sent to you free of charge.

[Equifax](#)

[Experian](#)

[Trans Union](#)

- Close the accounts that you know or believe have been tampered with or opened fraudulently. Use the FTC's [ID Theft Affidavit](#) when disputing new unauthorized accounts.

- File a police report. Get a copy of the report to submit to your creditors and others that may require proof of the crime.
- File your complaint with the [Federal Trade Commission](#) . The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations. Filing a complaint also helps the FTC learn more about identity theft and the problems victims are having so that they can better assist the public.

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How can I protect my mail against identity theft?

- Retrieve mail as soon after delivery as possible, or have a friend do it.
- Deposit outgoing mail in Post Office™ mailboxes or at a local Post Office. Do not leave it in unsecured mail receptacles.
- When expecting something of value, call the sender if it is not received when expected. If it appears to have been stolen, call Postal Inspectors.
- If someone may be using your name to receive mail at another address, call Postal Inspectors, who can shut off mail to that address.
- Review account statements carefully for unauthorized withdrawals.
- Inquire at financial institutions as to their policy on changes of address submitted by phone or mail. Make sure they will call customers before making a change, or honoring any large withdrawal, not received in person.

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What other actions can I take to protect myself against identity theft?

- Never give personal information over the telephone, such as Social Security number, date of birth, mother's maiden name, credit card number, or bank PIN code, unless initiating the call. Protect this information and release it only when necessary.
- Shred unwanted pre-approved credit applications, credit card receipts, bills and other financial information before discarding them in the trash or recycling bin.
- Empty wallets of extra credit cards and IDs, or better yet, cancel those that aren't used and keep a list of those that are used.
- Order credit reports from the three credit bureaus once a year to check for fraudulent activity or other discrepancies.

- Never leave receipts at bank machines, bank counters, trash receptacles or unattended gasoline pumps. Keep track of paperwork and destroy it when it's no longer needed.
- Memorize Social Security numbers and passwords. Don't record them on cards or on anything in a wallet or purse.
- Sign new credit cards on receipt.
- Save credit card receipts and match them against monthly bills.
- Be conscious of normal receipt of routine financial statements. Contact senders if they are not received in the mail.
- Notify credit card companies and financial institutions of address or phone changes.
- Never loan credit cards to anyone.
- Never write credit card or financial account numbers on the outside of an envelope.
- If you have applied for a new credit card and it hasn't arrived, call the company.
- Report lost or stolen credit cards immediately.
- Closely monitor expiration dates on credit cards and contact the issuer if replacement cards are not received prior to expiration.
- Beware of mail or telephone solicitations disguised as promotions offering instant prizes or awards designed solely to obtain personal information or credit cards.

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