

# SECURALERT

## IDENTITY THEFT



Everyone can take steps to prevent or minimize the impact of stolen credentials.

## MINIMIZING IDENTITY THEFT



“Someone is using my name and social security number to open credit card accounts and has charged nearly \$20,000 on my cards.”

### How Identity thieves get your personal information:

- They steal wallets and purses containing your identification and credit/bank cards.
- They steal your mail (bank and credit card statements, pre-approved credit offers, telephone calling cards, tax information, etc.)
- They complete a “change of address form” to divert your mail to another location.
- They practice “dumpster diving” (rummaging through your trash for personal data).
- They fraudulently pose as a landlord, employer or someone else who may have a legitimate need for – and a legal right to – your credit report data.
- They find personal information in your home.
- They obtain your business or personal information at your work.
- They use personal information you share on the Internet.

### How identity thieves use your personal information:

- They call your credit card issuer and, pretending to be you, ask to change the mailing address on your credit card account. The imposter then runs up charges on your account. Because your bills are being sent to the new address, it may take several months before you realize there is a problem.
- They open a new credit card account, using your name date of birth and SSN. When they use the credit card and don't pay the bills, the delinquent account is reported on your credit report.
- They establish phone or wireless service in your name and run up huge bills.
- They open a bank account in your name and write bad checks on that account.
- They counterfeit checks or debit cards, and drain your bank account.
- They buy cars by taking out auto loans in your name.