

HOW TO PROTECT WHAT'S YOURS

Identity theft is growing throughout the San Joaquin Valley. Here's some advice from the Federal Trade Commission on how to protect yourself.

Identity theft starts with the misuse of your personal identifying information, such as your name and Social Security number, credit card numbers or other financial account information.

Here's how thieves get your information:

- **Dumpster diving** — They rummage through trash looking for bills or other paper with personal information.
- **Skimming** — They steal credit and debit card numbers by using a special storage device when processing your card.
- **Phishing** — They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal personal information.
- **Changing your address** — They divert your billing statements to another location by completing a change of address form.
- **Old-fashioned stealing** — They steal wallets, purses, mail or personnel records from your home or work.
- **Pretexting** — They use false pretenses to obtain your personal information from financial institutions and other sources.

Here's how thieves can use your personal information:

- **Credit card fraud** — They open credit card accounts in your name. They use those cards but don't pay the bills. Delinquent accounts appear on your credit report.
- **Phone or utilities fraud** — They may open a phone, wireless or utility account in your name, or run up charges on your existing account.
- **Bank and finance fraud:** They may create counterfeit checks using your name or account number. They may open a bank account in your name and write bad checks. They may clone your automated teller machine or debit card and make electronic withdrawals. They may take out a loan in your name.
- **Government documents fraud:** They may get a driver's license or ID card with your name but the thief's picture.

They may use your name and Social Security number to get government benefits or to file fraudulent tax returns.

- **Other fraud:** They may get a job using your Social

Security number. They may rent a house or get medical services using your name.

They may give your personal information to police during an arrest.

How you can fight identity theft:

- **Order your credit report** — Major nationwide consumer reporting companies — Equifax, Experian, and TransUnion — will give you a free copy of your credit report each year on request.

Visit www.annualcreditreport.com or call 877-322-822 to order free credit reports. Or you can write to Annual Credit Report Request Service, P.O. Box 105281, Atlanta 30348-5281.

- **Place a "Fraud Alert"** on your credit reports, and review the reports carefully. The alert tells creditors to follow certain procedures before they open accounts in your name or make certain changes to your accounts.

To place a 90-day fraud alert, call:

Equifax: 800-525-6285

Experian: 888-397-3742

TransUnion: 800-680-7289

- **Destroy paperwork** — Shred financial documents and paperwork with personal information before you discard them.
- **Secure documents** — Keep personal information in a secure place at home. Buy a locking mailbox.
- **Protect your Social Security number** — Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary.
- **Beware of strangers** — Don't give out personal information on the phone, through the mail or over the Internet unless you have initiated the contact and know who you are dealing with.
- **Avoid links** — Never click on links sent in unsolicited e-mails. Type in a Web address you know. Use firewalls, anti-spyware and anti-virus software to protect your home computer, and keep them up to date.
- **Protect passwords** — Don't use an obvious password such as your birth date, your mother's maiden name or the last four digits of your Social Security number.
- **Study financial statements** — Review financial accounts and billing statements regularly, looking for charges you did not make.

On the Net:

For more information, go online to www.ftc.gov/idtheft.