



Identity Theft Checklist

How to Prevent

- Clean out your wallet, only keep information you absolutely need
- Remove your Social Security card from your wallet and file it in a safe place
- Photocopy everything that you choose to keep in your wallet in case it is stolen
- Keep your personal information at home in a locked security box
- See about getting a locked mailbox or a Post Office Box
- Make sure to take your sales receipt each time you use a credit/debit card & cross out your information
- Monitor billing cycles, write a list of times you receive bills to know if anything is missing
- Make sure passwords on your accounts are unique; don't use birthdates, names, or social security #'s
- Do not keep your ATM pin number in your wallet, it's best to memorize it
- Make sure whenever submitting a resume, request that it be kept confidential
- Always check a businesses background before giving personal information over the phone or internet
- Call 1-888-OPTOUT to no longer receive pre-approved credit cards offers
- When giving out your social security #, ask how it will be used and who will have access to it
- Order a copy of your credit report at least once a year

What to do if you are a victim

If your wallet is stolen

- Order credit reports to see if any fraudulent activity has occurred
Equifax (800) 685-1111, Experian (888) 397-3742, Trans Union (877) 322-8228
- Contact your creditors
- Report any loss or theft to your local police department

If you suspect you're a victim of ID theft

- Contact the fraud department at each credit bureau**
Equifax (800) 766-0008, Experian (888) 397-3742, Trans Union (800) 680-7289
 - Request that a fraud alert be placed in your file
 - Request that a victim's statement be put into your file asking that all creditors call you before opening new accounts or making changes to existing accounts
 - Order a copy of your credit report every three months and review them for fraudulent activity
- Contact creditors if you think that any of your accounts have been tampered with**
 - Write down the name of the person you speak with on each call
 - Document the time and date, and record any comments that were made during your conversation
 - Send a letter repeating the facts from your phone conversation each time you call
 - Send every letter certified mail & keep all correspondence records
- File a police report no matter what the circumstances are
- The Post Office should be contacted if you suspect the identity theft happened through the mail
- Contact the FTC to report the Fraud or theft at (877) 438-4338

For more additional resources, or to purchase the *Identity Theft* video, please visit www.BBBvideo.com or call 800.597.1686.