

digits of your social security number or your phone number.

Make a list and check it twice...

- Keep a complete list of all of your financial accounts in a safe place so that you can access them easily in case any of them are stolen. These include:
 - ✓ **Credit Cards**
(including account numbers, expiration dates and contact addresses/telephone numbers)
 - ✓ **Bank Information**
(bank name, account numbers, and contact addresses/telephone numbers)
- Order your social security earnings and benefit statement once a year so that you can check to make sure that your earnings are correctly recorded.

Be sure your Garbage is truly Garbage

- Shred important documents before throwing them away. This includes:
 - ✓ **Credit Card statements**
 - ✓ **Bank statements**
 - ✓ **Pre-approved applications**
 - ✓ **Important papers that show identifying numbers**

- If you decide not to proceed with a loan or a purchase, take all unused copies of the application, paperwork and/or receipts home with you.

Identity Theft: Ways to prevent it from happening to you!

- To do damage they don't need your cards- they only need your numbers!

Credit Card Number

Telephone Number

Date of Birth

Address

Social Security Number

Driver's License Number

Passport Number

Bank Account Numbers

- The Federal Trade Commission (FTC) provides additional material which identifies steps you may take to prevent becoming a victim of this fraud or what to do if you become victimized. They can be reached at 1-877-IDTHEFT (438-4338) or www.ftc.gov/idtheft

Somerset County Prosecutor's Office

40 North Bridge Street
P.O. Box 3000 • Somerville, NJ 08876-1262
908-575-3300

www.scpo.net

Identity Theft: Ways To Prevent It From Happening To You



Somerset County
Prosecutor's Office

IDENTITY THEFT PREVENTION

Keep Your Information PRIVATE!

Do not print numbers on checks, such as:

- ✓ **Social security number**
- ✓ **Telephone number**
- ✓ **Credit card account numbers**

- Only release your personal data (social security number, date of birth, bank account or credit card numbers, etc.) to agencies who require it for action you have initiated. Never give this information to unsolicited telephone callers or over the Internet.
- Keep your telephone number unlisted.
- Cancel, in writing, any credit cards you have not used in the last six months.
- Be cautious about where you leave personal information in your home, especially if you have roommates, employ outside help or are having service work done in your home.
- Request that the Division of Motor Vehicles assign an alternate driver's license number if it currently features your social security number.
- Ensure that your PIN numbers cannot be observed by anyone while you are utilizing an ATM or public telephone.



Find out about your Credit Information Now!

- Request copies of your credit reports from one of the credit reporting agencies.
- When a credit report is run on you (such as when you make an application for any type of loan or credit card,) you are entitled to a credit report. There is no charge for his report if you are a victim of Identity Theft, or if you have been denied credit in the past 60 days. Some companies allow one free report per year and some charge a small fee; however, the report is well worth the expense to protect yourself.

Equifax
1-800-525-6285

Write: P.O. Box 740123
Atlanta, GA 30374
www.equifax.com

TRW/Experian
1-888-EXPERIAN
(397-3742)

Write: P.O. Box 919
Allen, TX 75013
www.experian.com

TransUnion
1-800-888-4213

Write: TransUnion Fraud
Victim Assistance Dept
P.O. Box 6790
Fullerton, CA 92834
www.transunion.com

- Prevent your credit report from being sold, and perhaps “opt out” of pre-approved credit card offers - Call 1-888-567-8688 to remove your name from mailing lists for pre-approved credit lines.



Keep an Eye on your Mail.

- Deposit your mail at the post office or in a postal mail box. Do not leave bills in your home mail box for the postman to pick up.
- Protect your incoming mail with a locked mailbox.
- If you notice your mail is dwindling, check with the post office to see if they have any change of address posted for your address.
- When ordering new checks, pick them up at the bank instead of having them delivered to your home.



Keep your important papers at home until you need them.

- Empty your wallet of any extra credit cards or other important documents — including your social security card — unless you know you are going to need them.
- Memorize your social security number. Do not carry your social security card in your wallet.
- Memorize all passwords and pin numbers. Keep them private. Avoid using easily available information like your mother's maiden name, your birthdate, the last four