



IDENTITY THEFT: HOW TO PROTECT YOUR GOOD NAME

Roy Cooper
North Carolina Attorney General

1-877-5-NO-SCAM

Guard Your Personal Information

- Give your Social Security number only when it is absolutely necessary.
- Ask if it will be kept confidential, how it will be used, and with whom it will be shared.
- Don't print your Social Security and driver's license numbers or date of birth on your personal checks.
- Destroy old bank statements, insurance forms, and other documents when no longer needed.
- Periodically request a Social Security Earnings and Benefits Statement and verify for accuracy by calling (800) 772-1213.

Guard Your Mail

- Place outgoing mail into a postal service box instead of your home mailbox.
- Don't leave incoming mail sitting in your home mailbox.
- Shred any pre-approved credit card applications or other mail that contains personal information before throwing away. To cut down on these applications, call (888) 5-OPT-OUT.
- Call 1-800-ASK-USPS and request that change-of-address requests require identification.
- Pay attention to billing cycles for missing bills.
- Read over monthly bills carefully and look for odd charges.
- If you suspect mail tampering, report it to your local postal inspector.

Guard Your Financial Privacy

- Ask banks, insurance companies, credit card companies and other firms that you do business with to keep your information private.
- Keep a copy of all credit cards (front and back) stored in a safe place in your home, along with information on how to contact your credit card company in case of a lost or stolen card.
- Destroy receipts that show your entire credit card number when you're done with them.

ATTORNEY GENERAL ROY COOPER
9001 MAIL SERVICE CENTER
RALEIGH, NC 27699-9001
www.ncdoj.com

(877) 566-7226 TOLL FREE WITHIN NC

Keep Personal Identification Numbers (PINs) and Passwords Secret

- Protect PINs for debit cards, internet banking and calling cards for long distance, etc.
- Don't store PIN numbers in your wallet or with your credit cards.
- Avoid using easily available information for your PIN such as your mother's maiden name, your birth date or other family members', your SSN or phone number, or a series of consecutive numbers (i.e., 1, 2, 3, 4).
- Don't use the same information and numbers when creating PINs for multiple accounts.
- Don't share passwords or PINs with other people.

Carry Only What You Need

- Carry as little information with you as possible in your wallet or purse.
- Limit the number of credit cards you carry.
- Don't carry your Social Security card.
- Don't carry PIN numbers in your wallet or purse.

Be Wary of Telemarketers

- Some identity theft scams start with a telephone call.
- Be careful about sales calls or letters that you receive from people you don't know.
- Never give telemarketers your bank account numbers, date of birth or Social Security numbers.

Internet Purchases

- Read privacy policies and inquire about how your personal information will be used.
- Use one credit card for all online purchases.
- Do not send your credit card or bank account numbers by e-mail.
- Beware of e-mails asking you to confirm your personal information or credit card or bank account numbers.

Check Your Credit Reports

- Check your credit reports at least once a year with the three major credit bureaus. (In December 2003, Congress passed legislation that will enable consumers to receive a free credit report each year. This should become effective in late 2004 or early 2005.)
- Consider asking the credit bureaus to notify you of any changes in your credit report. (Again, a fee will be charged for this service.)

Equifax

PO Box 740241
Atlanta, GA 30374-0241
www.equifax.com
1-800-685-1111 (to order a credit report)
1-800-525-6283 (to report fraud)

Experian

PO Box 9532
Allen, TX 75013
www.experian.com
1-888-397-3742

Trans Union

Fraud Victim Assistance Division
PO Box 6790
Fullerton, CA 92834-6790
www.tuc.com
1-800-916-8800 (to order a credit report)
1-800-680-7289 (to report fraud)