



Local Document Destruction



## Fast Facts About Identity Theft

### How someone steals your identity...

Despite your best efforts, skilled identity thieves may use a variety of methods to obtain your personal information:

- From businesses or other institutions by stealing records or information while they're on the job, a thief may bribe an employee who has access to these records, or con information out of employees.
- Stealing your mail, including bank and credit card statements, credit card offers, new checks, and tax information.
- Rummaging through your trash, the trash of businesses, or public trash dumps in a practice known as "dumpster diving."
- Getting your credit reports by abusing their employer's authorized access to them, or by posing as a landlord, employer, or someone else who may have a legal right to access your report.
- Stealing your wallet or purse or breaking into your home and taking documents.
- Completing a "change of address form" to divert your mail to another location.

### How can I tell if I'm a victim of identity theft?

If an identity thief is opening credit accounts in your name, these accounts are likely to show up on your credit report. To find out, order a copy of your credit reports and review them carefully. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain. Check that information, like your Social Security number, address(es), name or initials, and employers are correct. If you find false or inaccurate information, get it removed.

Also, stay alert for other signs of identity theft, like:

- Failing to receive bills or other mail. Follow up with creditors if your bills don't arrive on time, because a missing bill could mean an identity thief has taken over your account and changed your billing address to cover his tracks.
- Receiving credit cards that you didn't apply for.
- Being denied credit, or being offered less favorable credit terms, like a high interest rate, for no apparent reason.
- Getting calls or letters from debt collectors or businesses about merchandise or services you didn't buy.

**For more information**

Visit <http://www.consumer.gov/idtheft/>

**Or contact your local police department**