

# Identity Theft

Identity theft is a crime where a criminal assumes someone else's identity for profit. It is becoming increasingly common in developed countries, especially the U.S. There is a multitude of ways your identity can be stolen. A few are listed below:

- Bank Statements
- Discarded Credit Card & ATM Receipts
- Falsely Obtained Credit Reports
- Pre-approved Credit Card Applications
- Stolen Mail
- Theft of a Wallet or Purse, Credit Cards, Social Security Card, Birth Certificate, Passport
- Internet Websites.

# Identity Theft Prevention

- Shred sensitive documents with a personal shredder
  - \*Shredders with diamond cuts are best
- Don't give personal information over the phone
- Do not routinely carry your social security card or birth certificate in your wallet or purse.
- Disclose your social security number ONLY when absolutely necessary.
- Change your driver's license number to a randomly assigned "S" number.
- Contact card carriers (*such as health insurance*) who use your social security number as identification and ask if they can use a different identification number.
- Carry ONLY those credit cards you use regularly, and cancel all unused credit cards.
- Keep an accurate list of all credit cards and bank accounts including name, mailing address and telephone number of creditor, the account

number, and expiration date. Update the list regularly and keep it in a secure place.

- Closely review all credit card statements each month to detect unusual activity or unauthorized charges.
- Destroy pre-approved credit card solicitations, contact all three major credit-reporting bureaus in writing and “opt-out” of pre-screening lists.
- As a Massachusetts resident, you are entitled to a free copy of your credit report each year. Exercise this right, and check your credit report closely for accuracy.
- Do not use your year of birth or other easily identifiable code as a password or PIN for credit cards or ATM machines. Do not allow others to closely view you as you enter your password or PIN.
- Destroy all credit card and ATM receipts, do not discard them in banks or retail establishments.
- If you suspect that your mail is being stolen or tampered with, contact your local post office or postal inspector.
- Never give your PIN number out to someone over the telephone, even if they say that they work for the bank or financial company in question.
- Use encryption software when transferring personal identifying information over the Internet.
- Be very cautious about sending personal identifying information over the Internet.