

# IDENTITY THEFT

## In the News

We all should realize that there is a growing problem of identity theft in the US. If you have been a victim you know the time, money, embarrassment and agony that occurs trying to restore your credit and financial reputation. Identity theft often occurs when your mail is stolen and credit card, bank, Social Security Number and other personal data is used to make unauthorized purchases in your good name. However it can also occur when data is stolen from your computer or other electronic files.

Sadly, when this happens to you the burden is on you to prove yourself innocent, and to do so takes time. Just restoring your credit rating can take months and your ability to borrow or even conduct normal business activities can be seriously curtailed.

Information abounds on various Web sites on the subject of identity theft, such as [Understanding Identity Theft](#). Many vendors provide help in reestablishing your credit if you are a victim. One of the best places to start is with [information from the Federal Trade Commission](#). At this link you'll learn how to prevent, report, and resolve identity theft.

You can obtain a FREE annual report from the three major credit agencies. By taking the time to do this you can see your credit rating with the three agencies and determine if any information is incorrect. You can do it on line at <https://www.annualcreditreport.com/cra/index.jsp>. You can also contact the individual agencies directly:

- [Experian](#)
- [Equifax](#)
- [TransUnion](#)

Never provide your Social Security Number to anyone unless it is a financial institution or governmental agency that requires it. Merchants do not require your Social Security Number, even if they ask for it.

1. Never put your outgoing mail in an unlocked box. Never use the red flag on your own box--if you do use it for outgoing mail it's a flag saying to thieves, "come and get it."
2. Shred all documents that contain your Social Security Number, bank, or credit card numbers. Use a [cross-cut shredder](#), not a strip shredder.
3. Check your credit reports annually to make sure no transactions have occurred that you did not authorize. You can check them for free at <https://www.annualcreditreport.com/cra/index.jsp>.

## Identity Theft Council

A brochure on Identity Theft published by the Identity Theft Council is available [here](#).