



# IDENTITY THEFT

Identity theft is a serious crime. It occurs when someone steals your personal information to establish credit, purchase items or borrow money in your name. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.

## How to Protect Yourself .....

You can minimize your risk of identity theft by managing your personal information cautiously.

- **Shred** financial documents and paperwork with personal information before you discard them.
- **Protect** your Social Security number. Don't carry your Social Security card in your wallet or write it on a check.
- **Don't give out** personal information on the phone, in the mail or over the Internet unless you know with whom you are dealing.
- **Never click** on links sent in unsolicited emails. Instead, type in a Web address you know. Use firewalls, anti-spy and anti-virus software to protect your home computer.
- **Don't use** an obvious password like your birth date, your mother's maiden name or the last four digits of your Social Security number.
- **Keep** your personal information in a secure place at home.
- **Review** financial accounts and billing statements regularly to ensure all charges are correct. If a statement is late in arriving or does not arrive, call to find out why.
- **Request** a free copy of your credit report annually at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or call (877) 322-8228.

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## What To Do If You Fall Victim .....

If you become a victim of identity theft, you should do the following:

- **Contact** your financial institution immediately and alert it to the situation.
- **Close** accounts that have been tampered with or established fraudulently. This includes credit card accounts, ATM cards and checks.
- **File** a police report to help you with creditors who may want proof of the crime.
- **Notify** the fraud departments of each of the three major credit bureaus. Request that a “fraud alert” be placed on your file, as well as a victim’s statement that asks creditors to call you before opening any new accounts or changing your existing ones.

**Equifax:** [www.equifax.com](http://www.equifax.com)  
or call (800) 525-6285

**Experian:** [www.experian.com](http://www.experian.com)  
or call (888) 397-3742

**TransUnion:** [www.transunion.com](http://www.transunion.com)  
or call (800) 680-7289

- **Review** your credit reports. Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven’t contacted, accounts you didn’t open and debts on your accounts that you can’t explain.
- **Report** the theft and all suspicious contacts to the Federal Trade Commission online at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or call 877-IDTHEFT (877-438-4338).



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