



## **Pub.280-Identity Theft (text)**

Publication 280-Identity Theft  
Safeguard your personal information  
U.S. Postal Inspection Service  
Ensuring Confidence in the U.S. Mail

What is identity theft?

Identity theft involves acquiring key pieces of someone's identifying information, such as name, address, date of birth, social security number, and mother's maiden name, in order to impersonate them. This information enables the identity thief to commit numerous forms of fraud which include, but are not limited to, taking over the victim's financial accounts, opening new bank accounts, purchasing automobiles, applying for loans, credit cards, and social security benefits, renting apartments, and establishing services with utility and phone companies.

The information contained in this guide provides the actions recommended by the U. S. Postal Inspection Service and the financial industry to help reduce the likelihood of becoming a victim of identity theft. The last section provides names and phone numbers of the agencies referred to throughout this pamphlet.

Preventive Actions:

- Promptly remove mail from your mailbox after delivery.
- Deposit outgoing mail in post office collection mailboxes or at your local post office. Do not leave in unsecured mail receptacles.
- Never give personal information over the telephone, such as your social security number, date of birth, mother's maiden name, credit card number, or bank PIN code, unless you initiated the phone call. Protect this information and release it only when absolutely necessary.
- Shred pre-approved credit applications, credit card receipts, bills, and other financial information you don't want before discarding them in the trash or recycling bin.
- Empty your wallet of extra credit cards and IDs, or better yet, cancel the ones you do not use and maintain a list of the ones you do.
- Order your credit report from the three credit bureaus once a year to check for fraudulent activity or other discrepancies.
- Never leave receipts at bank machines, bank counters, trash receptacles, or unattended gasoline pumps. Keep track of all your paperwork. When you no longer need it, destroy it.
- Memorize your social security number and all of your passwords. Do not record them on any cards or on anything in your wallet or purse.
- Sign all new credit cards upon receipt.
- Save all credit card receipts and match them against your monthly bills.
- Be conscious of normal receipt of routine financial statements. Contact the sender if they are not received in the mail.

- Notify your credit card companies and financial institutions in advance of any change of address or phone number.
- Never loan your credit cards to anyone else.
- Never put your credit card or any other financial account number on a postcard or on the outside of an envelope.
- If you applied for a new credit card and it hasn't arrived in a timely manner, call the bank or credit card company involved.
- Report all lost or stolen credit cards immediately.
- Closely monitor expiration dates on your credit cards. Contact the credit card issuer if replacement cards are not received prior to the expiration dates.
- Beware of mail or telephone solicitations disguised as promotions offering instant prizes or awards designed solely to obtain your personal information or credit card numbers.

#### Internet and On-Line Services:

- Use caution when disclosing checking account numbers, credit card numbers, or other personal financial data at any Web site or on-line service location unless you receive a secured authentication key from your provider.
- When you subscribe to an online service, you may be asked to give credit card information. When you enter any interactive service site, beware of con artists who may ask you to "confirm" your enrollment service by disclosing passwords or the credit card account number used to subscribe. Don't give them out!

#### Who to Contact for Copies of Your Credit Report:

Equifax  
P.O. Box 105873  
Atlanta, GA 30348-5873  
Telephone: 1-800-997-2493

Experian Information Solutions  
(formerly TRW)  
P.O. Box 949 Allen, TX 75013- 0949  
Telephone: 1-888-397-3742

TransUnion  
P.O. Box 390  
Springfield, PA 19064- 0390  
Telephone: 1-800-916-8800

#### Action Steps for Identity Theft Victims:

- Contact all creditors, by phone and in writing, to inform them of the problem.
- Call your nearest U.S. Postal Inspection Service office and your local police.
- Contact the Federal Trade Commission to report the problem.
- Call each of the three credit bureaus' fraud units to report identity theft. Ask to have a "Fraud Alert/Victim Impact" statement placed in your credit file asking that creditors call you before opening any new accounts.

- Alert your banks to flag your accounts and contact you to confirm any unusual activity. Request a change of PIN and a new password.
- Keep a log of all your contacts and make copies of all documents. You may also wish to contact a privacy or consumer advocacy group regarding illegal activity.
- Contact the Social Security Administration's Fraud Hotline.
- Contact the state office of the Department of Motor Vehicles to see if another license was issued in your name. If so, request a new license number and fill out the D M V's complaint form to begin the fraud investigation process.

Report Identity Theft to:

- Equifax Credit Bureau, Fraud 1-800-525-6285
- Experian Information Solutions (Formerly TRW) 1-888-397-3742
- TransUnion Credit Bureau, Fraud 1-800-680-7289
- Federal Trade Commission 1-877-IDTHEFT
- Local Police Department
- U. S. Postal Inspection Service (See federal government phone list or visit our Web site at: [www.usps.gov/postalinspectors](http://www.usps.gov/postalinspectors))
- U.S Postal Service (Local post office) (See federal government phone list)
- Social Security Administration, Fraud Hotline 1-800-269-0271

For more information about the U. S. Postal Inspection Service, visit our Web site at: [www.usps.gov/postalinspectors](http://www.usps.gov/postalinspectors)

The U. S. Postal Inspection Service is the primary federal law enforcement agency of the U.S Postal Service. For more than two centuries, the role of the U. S. Postal Inspection Service has been to preserve the sanctity and integrity of the postal system. As our country's oldest federal law enforcement agency, founded in 1737, the U. S. Postal Inspection Service has primary jurisdiction in all matters infringing on the integrity of the U. S. Mail. The U. S. Postal Inspection Service has a long, proud, and successful history of fighting the criminals who attack our nation's postal system and those who misuse it to defraud, endanger, or otherwise threaten the American public.

The U.S. Postal Inspection Service, working in conjunction with a variety of bank and credit card issuers, financial institutions, retail merchants, credit bureaus, and other industry sources, has assembled this information to assist in the prevention of identity theft and to provide guidance to victims.

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