



## IDENTITY THEFT

Identity theft occurs when personal information is stolen and used to commit fraud or other crimes. Personal information includes: Name, Social Security Number, Driver's License Number or State Identification Card Number, and/or Credit Cards and Bank Account Numbers. The impact of identity theft can have a devastating effect; not only your personal funds, but also your ability to obtain future financing to buy a home, rent an apartment, or even set up a telephone account.

### TECHNIQUES: How Do Identity Thieves Get Personal Information?

- **Stealing:** Taking a wallet or purse or grabbing sensitive documents directly from the mailbox or your garbage.
- **Trickery:** Posing as an employer to access your credit reports or paying someone, such as a co-worker, to access personal information.
- **Internet:** Using information posted by you or about you, found publically on the internet.

### PREVENTION: How Can You Protect Yourself?

- **Review Credit Reports:** Review your credit report from each of the three major credit bureaus once a year; see below for more information.
- **Secure Personal Information:** Ensure that sensitive documents are kept in a safe place within your home and don't bring more identification and credits cards than you need when going out. Additionally, be wary of anyone who asks for your information over the phone, by mail or over the internet unless you're sure who you're dealing with.
- **Protect Social Security Information:** A Social Security Number is an especially sensitive piece of information – don't disclose the number or take the card with you unless you absolutely must.

### Passwords Protection:

- Passwords are particularly susceptible to manipulation by identity thieves. Be careful to avoid writing down passwords in a clearly visible place and take care to change them periodically to ensure their protection.

### Treat Passwords like underwear:

- Change often
- Don't share
- The longer, the better
- Don't leave them lying around
- Keep them mysterious

- **Notify Credit Card Companies:** Credit card companies often flag charges that are made out of state as a precaution to stop identity thieves. Accordingly, if you're planning to travel out of state, it is suggested that you provide notice to your credit card company.

### PROTECTION: Identifying A Stolen Account And Steps If You've Been Compromised

- **Monitor Your Accounts:** Without going through monthly statements to ensure you approved all of the charges, unauthorized purchases and changes may go unnoticed.
- **Get Your Credit Reports:** Consumers are entitled to one free credit report every 12 months from each of the three consumer reporting companies – Experian, Equifax and TransUnion. Request one from each agency, but spread the requests out over several months, in effect monitoring your own credit. Equifax 888-766-0008, Experian 888-397-3742, Trans Union 800-680-7289. For more information, visit: <https://www.annualcreditreport.com>.
- **Steps to Take if Your Account Has Been Compromised:**
  1. File a police report.
  2. File a fraud alert and/or security freeze with your creditors.
  3. File fraud alerts with the Federal Trade Commission and MA Attorney General.
  4. Dispute any unauthorized transactions.
  5. Save all supporting documents of police reports or letters to creditors.

**Consumer Hotline**  
**617-973-8787 or 888-283-3757**  
**[www.mass.gov/consumer](http://www.mass.gov/consumer)**