

## **Identity Theft Safety Tips**

- ❑ Report lost or stolen credit cards immediately.
- ❑ If you applied for a credit card and did not receive it when expected, call the financial institution.
- ❑ Sign new credit cards immediately
- ❑ Memorize your Social Security Number and passwords. Don't use your date of birth as your password and don't record passwords on papers that you carry with you.
- ❑ Never leave transaction receipts at ATM machines, on counters at financial institutions or at gasoline pumps or cash register checkouts.
- ❑ Don't carry your Social Security Card or birth certificate with you. Leave them someplace safe.
- ❑ Don't disclose credit card or financial account numbers on a website unless the site offers a **secure transaction**.
- ❑ Closely monitor the expiration dates on your credit cards and contact the issuer if you don't receive a replacement prior to the expiration date.
- ❑ Beware of mail or telephone solicitations that offer prizes or awards particularly if asked for your personal information or financial account numbers.
- ❑ Match your credit card receipts against your monthly bills and check your monthly financial statement for accuracy.
- ❑ Watch for your monthly financial statements and bills. If you don't get them when expected, contact the sender.

## **Steps to take if you are the victim of identity theft**

- ❑ Report Identity Theft to local police (Dunbarton Police 603-774-5500).
- ❑ File an online report with either the **Federal Trade Commission** ([www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) 1-877-438-4338) or if the Identity Theft has an online connection (i.e., website, auction, email) report it to the **Internet Crime Complaint Center** ([www.ic3.gov](http://www.ic3.gov)).
- ❑ Cancel each credit/ charge card involved and request new cards with new account numbers. Sign new cards immediately. Check you monthly bills.
- ❑ Contact the Fraud Department at the three major credit reporting agencies: Equifax, Experian and TransUnion.
- ❑ Contact the NH Bureau of Credit Services (1-800-632-1765).
- ❑ If bank accounts are involved, report the loss to each financial institution; cancel existing accounts and open new ones.
- ❑ If a driver's license is involved, contact the New Hampshire Motor Vehicle Department (603-271-2371).
- ❑ If a Social Security Number is involved, contact the Social Security Administration to check on the accuracy and integrity of your account.

## **Credit Bureaus**

- ❑ Equifax                    1-800-525-6285
- ❑ TransUnion                1-800-680-7289
- ❑ Experian                    1-888-397-3742

## **Identity Theft Resources**

- ❑ General Information: [www.ftc.gov/bcp/online/pubs/credit/idtheft.htm](http://www.ftc.gov/bcp/online/pubs/credit/idtheft.htm)
- ❑ FTC Procedures: [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)
- ❑ Department of Justice [www.usdoj.gov](http://www.usdoj.gov)
- ❑ Social Security Administration: [www.ssa.gov/consumer/index.html](http://www.ssa.gov/consumer/index.html)
- ❑ FDIC Prevention Tips: [www.fdic.gov/consumers/index.html](http://www.fdic.gov/consumers/index.html)
- ❑ Internet Crime Complaint Center: [www.ic3.gov](http://www.ic3.gov)
- ❑ US Postal Tips: [www.usps.com/postalinspectors/idthefttips.html](http://www.usps.com/postalinspectors/idthefttips.html)
- ❑ US Department of Treasury ID Theft Information: [www.ustreas.gov/offices/domestic-finance/financial-institution/cip/pdf/identity-theft-fact-sheet.pdf](http://www.ustreas.gov/offices/domestic-finance/financial-institution/cip/pdf/identity-theft-fact-sheet.pdf).
- ❑ Recent statistics about ID theft victims: [www.consumer.gov/sentinel](http://www.consumer.gov/sentinel)
- ❑ Consumer Prevention and Recovery: [www.idtheftcenter.org/index/html](http://www.idtheftcenter.org/index/html).
- ❑ Consumer tips, tools and info: [www.fightidentitytheft.com](http://www.fightidentitytheft.com).