If You Are a Victim of Identity Theft

If you think you are a victim of identity theft, talk to your parents. Together you can take the following steps:

- Call one of the three major credit-reporting agencies. The law requires the agency you call to contact the other two. They will place a fraud alert on your account.
- Dispute any bills with charges you did not authorize. Close any accounts you know or believe have been tampered with or opened fraudulently.
- File a complaint with the Federal Trade Commission (FTC), which maintains a database that law enforcement agencies use to hunt down identity thieves. To report your theft or to get more information on what to do, call the FTC's toll-free hotline at 877-IDTHEFT.
- File a report with your local police department or sheriff's office. You will need this report to pursue your case with creditors who have been victimized in your name.

Learn More About Identity Theft

The Identity Theft Resource Center
www.idtheftcenter.org

The Federal Trade Commission Identity Theft Site
www.consumer.gov/idthef

The U.S. Department of Justice
www.usdoj.gov/criminal/fraud/idtheft.html

NATIONAL CRIME PREVENTION COUNCIL

Crime Prevention Tips From

National Crime Prevention Council
2345 Crystal Drive
5th Floor
Arlington, VA 22202
202-466-6272
www.ncpc.org

and

Missouri Crime Prevention Information Center
Department of Public Safety
P.O. Box 749
301 W. High Street, Room 870
Jefferson City, MO 65102
(573) 751-4905

BJA Bureau of Justice Assistance
Office of Justice Programs ■ U.S. Department of Justice

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ADT

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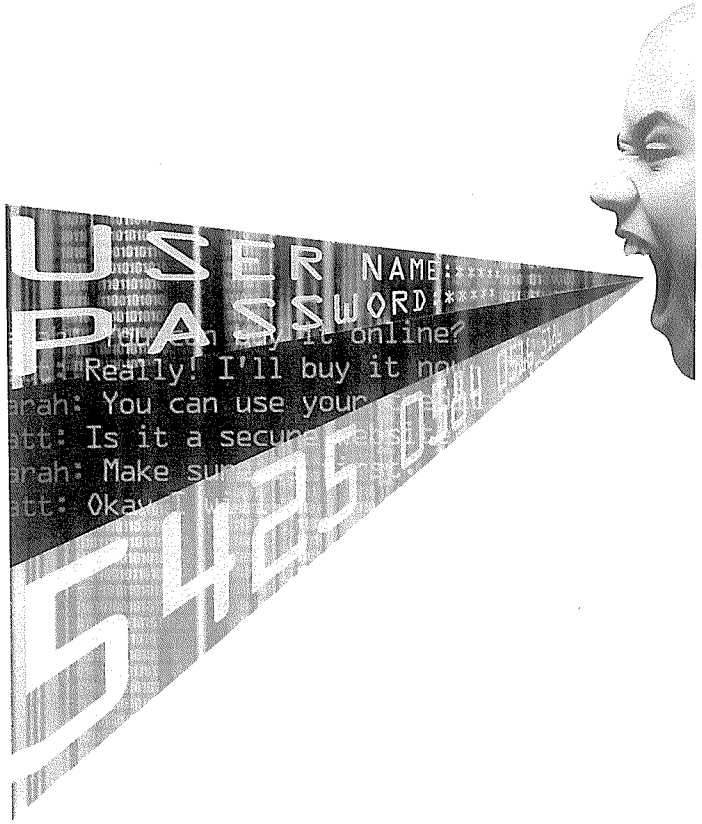
Teens: Protect Your Identity From Thieves



NATIONAL CRIME PREVENTION COUNCIL

Your name was given to you when you were born. It belongs to you. So does a unique nine-digit number called a Social Security number, which was created for you by the government. You or your parents provide your name and Social Security number at very important times in your life, such as when you start school, apply for a driver's license, apply for a job, apply to college, or request a credit card or student loan.

Your name and Social Security number represent you to people who don't know you. How would you feel if someone stole your personal information, used it to take out credit cards or loans in your name, and ran up thousands of dollars in bills that they didn't pay? Or worse, used your identity to threaten national security or commit acts of terrorism?

That's called identity theft, and it's the fastest growing crime today. Identity theft refers to all types of crime in which someone wrongfully obtains and uses another person's personal data in some way that involves fraud or deception, typically for economic gain. Anyone can become a victim of identity theft. In fact, it happens to millions of people every year, and about one-third of them are juveniles. Victims of identity theft have trouble getting loans, credit cards, and even driver's licenses because of bad credit histories. They must spend many hours and sometimes money to clear their good names.

How Identity Thieves Work

Identity thieves don't need much information. Your name, address, Social Security number, and birth date are more than enough to let them pretend they are you. Here are some of the most common ways identity thieves could obtain your personal information.

- Steal your purse or wallet—and all the credit and identification cards inside
- Steal your birth certificate, passport, and other personal documents during a home burglary
- Steal credit card payments and other outgoing mail from your unlocked, curbside mailbox
- Dig through garbage cans or dumpsters for cancelled checks, credit card and bank statements, and pre-approved credit card offers
- Hack into computers that contain your personal records and steal the data
- File a change of address form in your name to divert mail and gather personal and financial data
- "Phish" by sending a legitimate looking email that directs you to a phony website and asks for your personal and financial data

How To Prevent Identity Theft

You can't completely protect yourself from identity theft, but here are some steps you can take to reduce the chances that you will become a victim.

- Never give your personal information to anybody, including your friends at school. If someone asks for your Social Security number, driver's license number, or other personal information, say you want to know how the information will be used. Then talk to your parents about whether to give out this information.
- When you open your first checking account, find out how to safeguard checks and bank account numbers. Do the same if you open a credit card account. Learn how to monitor your account statements for suspicious activities.
- Shred any documents that contain your Social Security number, birth date, account numbers, and other personal information before throwing them in the trash. Cross-cut shredding is best, but scissors can also be used to cut up documents.
- Keep your cellular phone with you at all times. Find out if your phone has security features such as a password or key lock and use them. If you have a laptop computer, password-protect it. Phones and computers often contain your personal information, which can be retrieved by identity thieves if the items are stolen.
- Beware of emails and pop-up ads on your computer that say you've won a prize and you must provide your personal information to claim it. They may direct you to a phony website that looks identical to that of a reputable company and ask you to provide your personal information there. Do not fall for these scams.
- If you participate in online social networking, limit the personal information that you post on a site. Don't post your full name, Social Security number, address, phone number, or bank and credit card account number. Don't post other people's information, either.
- Remember, the Internet is a public resource and any one can see what you post. People can misrepresent their identities in chat rooms and emails, so be cautious about the amount of information that you reveal to people over the Internet.
- Carry only what you need in your wallet. Limit identification cards and credit cards to what you absolutely need, and don't carry your Social Security card.
- Talk to your parents about monitoring your credit report. It will show if someone has established credit in your name after stealing your identity. Federal law requires the three major credit reporting agencies to provide you with a free report once a year. Request them from www.annualcreditreport.com or 877-322-8228.
- Be mindful that cell phone cameras used by thieves can capture important personal information or PINs.