



## Identity Theft – Minimize Your Risk

Recent security breaches at data-mining corporations have resulted in consumers asking how they can protect themselves from becoming victims of identity theft. Identity theft results when your personal information is stolen and used by someone else to open new accounts in your name, access your existing accounts, or assume your identity in financial and other transactions. While it is not possible to completely eliminate the risk of becoming a victim, there are things you can do to minimize your risk.

- First and foremost, check your credit report at least once a year!! Many people first learn they have been a victim of identity theft when they are turned down for credit because of a poor credit record. When they check their credit report, they discover accounts that they did not open. You can obtain a copy of your credit report by contacting each of the three main credit reporting agencies:

Experian

[www.experian.com](http://www.experian.com)

888-397-3742

Equifax

[www.equifax.com](http://www.equifax.com)

800-685-1111

TransUnion

[www.transunion.com](http://www.transunion.com)

800-916-8800

If you have been denied credit in the past 60 days, have been the victim of ID Theft, are unemployed, or on public assistance, you are entitled to your credit report for free. Otherwise, credit bureaus charge about \$9.50 for a credit report. The Fair and Accurate Credit Transaction Act (FACTA) allows that beginning June 1, 2005, Texans will be eligible for one free credit report every 12 months from each of the three major credit-reporting agencies. To access your free report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com).

- GUARD your Social Security Number!! Don't routinely carry your Social Security card with you. Leave it in a safe, secure place at home, and only bring it with you when you need it. Ask these questions when you are asked for your Social Security Number:

Why do you need it?

How will it be used?

How do you protect it from being stolen?

What will happen if I don't give it to you?

The answers to these questions will help you decide whether or not to give it to them or whether or not to do business with them. The decision is yours!

- NEVER give out personal information over the phone, in person or via e-mail or the internet unless you have initiated the contact, you know who you are dealing with, and there is a legitimate need for the information. Financial institutions and businesses will not contact you and ask you to verify account information they already have on file.
- Guard your mail and trash. Shred all documents with personal information before you throw it away – preferably with a crosscut shredder. Always place outgoing mail in a secure post office collection box rather than your own mailbox to prevent your mail from being stolen to obtain account information. Consider getting a locked mail box or using a post office box for incoming mail.
- Secure your personal information at home. Use a lock box or locked file cabinet. This is especially important if you have people working for you in your home or you are having service work done.
- Ask your employer how your personal information is safeguarded. Who has access to it? How is it disposed of?
- Only carry the identification, credit and debit cards, and other account information you need. Would you remember all the things in your purse or wallet if it were stolen?
- Reduce the amount of information, requests, and offers you receive in the mail. To opt out of prescreened credit offers call 888-567-8688 or visit [www.optoutprescreen.com](http://www.optoutprescreen.com). To remove your name from telemarketing calls visit [www.texasnocall.com](http://www.texasnocall.com) and [www.donotcall.gov](http://www.donotcall.gov). And to remove your name from direct marketing lists visit [www.dmaconsumers.org/consumerassistance.html](http://www.dmaconsumers.org/consumerassistance.html)
- Use virus protection software and a firewall program on your computer. Never download files or click on links from people you don't know or trust.

For more information on identity theft visit the Federal Trade Commission at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft), the Texas Attorney General at [www.oag.state.tx.us/consumer/idtheft.shtml](http://www.oag.state.tx.us/consumer/idtheft.shtml), or the Identity Theft Resource Center at [www.idtheftcenter.org](http://www.idtheftcenter.org).

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