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## Identity Theft

Identity theft is on the rise across the United States. It is increasingly important that you take steps to reduce the risk of becoming an identity theft victim.

Identity theft occurs when someone acquires key pieces of another person's identity with the intent to commit fraud. There are many ways to keep your identity from being "hijacked":

- Protect your Social Security number (SSN), credit card and debit card numbers, PINs (personal identification numbers), passwords and other personal information.
- Do not give credit card numbers, Social Security numbers or other personal information, such as your mother's maiden name, to anyone over the phone unless you initiate the call.
- Protect your incoming and outgoing mail. Remove mail from your mailbox as soon as possible. Never leave outgoing mail in your mailbox. Instead, deposit it in a blue mail collection box or take it to the post office.
- Keep your financial trash "clean". Shred or tear up credit card slips, monthly bank statements or loan checks into bits.
- Keep a close watch on your bank account statements and credit card bills.
- Avoid identity theft on the Internet.
- Exercise your new rights under FACTA to review your credit record and report fraudulent activity.

**If you become aware of anyone using your identity, immediately notify creditors, law enforcement authorities and the major credit bureaus.**