



- *Have you received bills for products you didn't buy or credit cards you never applied for?*
- *Have you found incorrect information on your credit report?*
- *Has any of your regular mail gone missing?*



YOU MAY BE A VICTIM OF IDENTITY THEFT!

If someone steals information about you and uses it to commit fraud – it's called identity theft. Identity theft is a serious crime. People whose identities have been stolen can spend months or years and their hard-earned money cleaning up the mess the thieves have made of their good name and credit record. Some victims have lost job opportunities, been refused loans for education, housing or cars, or even been arrested for crimes they didn't commit.

HOW THIEVES GET INFORMATION

Routine transactions you make reveal bits of information about you – your bank and credit card account numbers; your income; your Social Security number; or your name, address, and phone numbers. They get it any way they can: from your rubbish, your mailbox, or you.

PROTECT YOURSELF:

- ▶ Safeguard your wallet and its contents.
- ▶ Shred or tear up anything with information on it before putting in rubbish.
- ▶ Don't leave incoming or outgoing mail in your own mailbox.
- ▶ Get a free annual credit report at 1-877-322-8228 or go to www.annualcreditreport.com
- ▶ Put clever passwords on your bank, credit card and phone accounts.
- ▶ Don't disclose your credit card number or other sensitive information (like social security numbers) unless you initiate the transaction.
- ▶ Be wary of a scam called "phishing" (as in "fishing for information") where someone pretends to be from a company or government agency and makes false statements to get your personal information. This can also be done through email using spam to trick you into giving out information on your identity. Don't click on an internet link that asks for personal information.
- ▶ If someone tells you that you're a victim of fraud, ask for the person's name, agency/company, telephone number, and address. Verify before providing any information.
- ▶ Contact the Honolulu Police Department at 911 if you are an identity theft victim; for more information go to www.honolulu.org/community/idtheft.htm
- ▶ Many more tips on how to stop identity thieves are available at www.consumer.gov/ncpw