



Our individual identity is an important aspect of who we are. We come into this world and leave this world with a name, an important symbol defining our identity. Identity theft occurs when someone uses your name and other personal information, such as your Social Security number, for personal gain.

The overall effect of having an identity stolen cuts to the core of who we are as individuals; something that solely belonged to us now does not. The tangible effects of identity theft are devastating and have specific repercussions on our lives. The best approach to handling identity theft is to be proactive.

Materially, information can be stolen from easily accessible sources such as unsecured mailboxes, garbage bins, or purses or wallets. Electronically, information can be coaxed from someone via an email asking for personal information, redirecting a website to a fictitious site collecting personal information, a phone call from someone pretending to represent a legal entity, or data breaches. The information thieves look for includes your name, Social Security number, driver's license, account numbers, address, passwords, and any other personal identifying information.

### PREVENTING IDENTITY THEFT

- Place outgoing mail in secured mailboxes.
- Shred documents containing personal information, such as credit card offers or statements, bank records, or tax files. Many local financial institutions hold shred days where you can take your documents for free shredding.
- Keep your passwords updated using a combination of lowercase and capital

letters, numbers, and symbols when possible, and change them regularly.

- Do not give out personal information on the phone or via email unless you have initiated the dialogue with a trusted contact. Make sure no one is listening or looking over your shoulder.
- Monitor your credit reports. You can receive a free credit report from each of the credit reporting agencies once a year.
- Keep an inventory of debit and credit cards, Social Security cards, driver's licenses or other I.D. cards, health insurance cards, and any other personal and financial information.
- Keep items secured in a bank's safety deposit box or in a fireproof and not-easily-transportable safe at home.

### IF YOU'RE A VICTIM OF IDENTITY THEFT

- Immediately place a fraud alert on your credit reports. It is free and will last for ninety days. Calling one credit bureau will activate fraud alerts for all three credit bureaus.
- Close all affected accounts. Call each fraud department.
- Contact your bank or credit union fraud department.
- File a report with the Federal Trade Commission.
- File a local police report.

## KEEP YOURSELF SAFE

- Freeze your credit. Many states charge for this action and will charge again to thaw your credit, but it is a very secure way to protect yourself.

### CONTACT INFORMATION

#### Federal Trade Commission (FTC):

[www.ftc.gov](http://www.ftc.gov)  
(877) IDTHEFT

#### Access your free credit reports:

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

### TO PLACE A FRAUD ALERT OR A CREDIT FREEZE

#### Equifax

(800) 685-1111  
[www.equifax.com](http://www.equifax.com)

#### Experian

(888) 397-3742  
[www.experian.com](http://www.experian.com)

#### Trans Union

(800) 888-4213  
[www.transunion.com](http://www.transunion.com)



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