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STATE TREASURER OF OHIO

IDENTITY THEFT: PROTECT YOUR IDENTITY

Identity theft occurs when someone uses your personally identifying information, like your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes. The Federal Trade Commission estimates that as many as 9 million Americans have their identities stolen each year. Identity thieves may rent an apartment, obtain a credit card, or establish a telephone account in your name. You may not find out about the theft until you review your credit report or a credit card statement and notice charges you didn't make or until you're contacted by a debt collector.

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Top Ten Tips

1. Shred credit card statements and other important financial documents.
2. Keep a photocopy of your credit card and account information in a secure place.
3. Never give out personal or financial information over the phone to someone contacting you.
4. Be suspicious of anyone calling you to "confirm" personal or financial information.
5. Get a copy of your credit report from each of the three reporting agencies every four months to monitor for identity theft.
6. Do not lend your identification to anyone.
7. Do not leave personal identification lying out in public view.
8. If you are a victim of identity theft contact the police and file a report
9. If you are a victim of identity theft cancel credit and bank accounts and open new accounts with new numbers.
10. Contact the three national credit bureaus to add a fraud alert to your credit file.

Additional Resources:

Ohio Attorney General's Consumer Protection Division: 614-466-8831, www.ohioattorneygeneral.gov

Credit Report Agencies: Equifax: 800-685-1111, www.equifax.com, Experian: 888-397-3742, www.experian.com TransUnion: 800-888-4213, www.transunion.com

For more information, visit www.ohiotreasurer.gov or call 800-228-1102