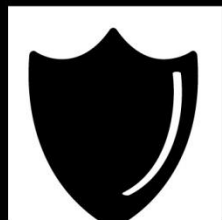




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AVOID ID THEFT
www.ftc.gov/idtheft



Avoid ID Theft

How to Deter, Detect, and Defend Against Identity Theft

CITY OF CUPERTINO AND SANTA CLARA COUNTY SHERIFF'S OFFICE
OCTOBER 17, 2013



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PRESENTATION OVERVIEW

- What is identity theft?
- How does identity theft happen?
- What can you do?
 - Deter
 - Detect
 - Defend
- Where can you learn more?

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WHAT IS IDENTITY THEFT?

- It occurs when someone steals your personal information –
e.g., credit card or Social Security number – and uses it fraudulently
- It can cost you time and money
- It can destroy your credit and ruin your good name

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HOW DOES IDENTITY THEFT HAPPEN?

Identity thieves may:

- Go through your trash or “dumpster dive”
- Steal your wallet or purse
- Steal your mail or submit a change of address form for your mail
- Use “phishing” or fake emails to get you to provide personal information
- Steal personnel records from their employers

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WHAT CAN YOU DO?

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- Deter identity thieves by safeguarding your information

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- Detect suspicious activity by routinely monitoring your financial accounts and billing statements

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- Defend against identity theft as soon as you suspect a problem

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DETER identity thieves by safeguarding your information.

- Shred financial documents before discarding them
- Protect your Social Security number
- Don't give out personal information unless you're sure who you're dealing with
- Don't use obvious passwords
- Keep your information secure

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DETECT suspicious activity by routinely monitoring your financial accounts and billing statements.

■ Be alert

- Mail or bills that don't arrive
- Denials of credit for no reason

■ Inspect your credit report

- Law entitles you to one free report a year from each nationwide credit reporting agencies if you ask for it
- Online: www.AnnualCreditReport.com; by phone: 1-877-322-8228; or by mail: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281

■ Inspect your financial statements

- Look for charges you didn't make

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DEFEND against identity theft as soon as you suspect a problem.

- Place a “Fraud Alert” on your credit reports by calling any one of the three nationwide credit reporting companies:
 - Equifax: 1-800-525-6285
 - Experian: 1-888-397-3742
 - TransUnion: 1-800-680-7289
 - Review reports carefully, looking for fraudulent activity
- Close accounts that have been tampered with or opened fraudulently
- File a police report
- Contact the Federal Trade Commission

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WHERE CAN YOU LEARN MORE?

Online: ftc.gov/idtheft

By phone: 1-877-438-4338

By mail: Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580

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