

Tips from The Department of Justice To Avoid Becoming A Victim Of Identity Theft.

To reduce or minimize the risk of becoming a victim of identity theft or fraud, there are some basic steps you can take. For starters, just remember the word "**SCAM**":

S Be *Stingy* about giving out your personal information to others unless you have a reason to trust them, regardless of where you are:

At Home.

1 Start by adopting a "need to know" approach to your personal data. Your credit card company may need to know your mother's maiden name, so that it can verify your identity when you call to inquire about your account. A person who calls you and says he's from your bank, however, doesn't need to know that information if it's already on file with your bank; the only purpose of such a call is to acquire that information for that person's personal benefit. Also, the more information that you have printed on your personal bank checks – such as your Social Security number or home telephone number – the more personal data you are routinely handing out to people who may not need that information.

2 If someone you don't know calls you on the telephone and offers you the chance to receive a "major" credit card, a prize, or other valuable item, but asks you for personal data – such as your Social Security number, credit card number or expiration date, or mother's maiden name – ask them to send you a written application form.

3 If they refuse to send the application form, tell them you're not interested and hang up.

4 If they will send it, review the application carefully when you receive it and make sure it's going to a company or financial institution that's well-known and reputable. The Better Business Bureau can give you information about businesses that have been the subject of complaints.

On Travel.

1 If you're traveling, have your mail held at your local post office, or ask someone you know well and trust – another family member, a friend, or a neighbor – to collect and hold your mail while you're away.

2 If you have to telephone someone while you're traveling, and need to pass on personal financial information to the person you're calling, don't do it at an open telephone booth where passersby can listen in on what you're saying; use a telephone booth where you can close the door, or wait until you're at a less public location to call.

C *Check* your financial information regularly, and look for what should be there and what shouldn't:

What Should Be There.

1 If you have bank or credit card accounts, you should be receiving monthly statements that list transactions for the most recent month or reporting period.

2 If you're not receiving monthly statements for the accounts you know you have, call the financial institution or credit card company immediately and ask about it.

3 If you're told that your statements are being mailed to another address that you haven't authorized, tell the financial institution or credit card representative immediately that you did not authorize the change of address and that someone may be improperly using your accounts. In that situation, you should also ask for copies of all statements and debit or charge transactions that have occurred since the last statement you received. Obtaining those copies will help you to work with the financial institution or credit card company in determining whether some or all of those debit or charge transactions were fraudulent.

What Shouldn't Be There.

1 If someone has gotten your financial data and made unauthorized debits or charges against your financial accounts, checking your monthly statements carefully may be the quickest way for you to find out. Too many of us give those statements, or the enclosed checks or credit transactions, only a quick glance, and don't review them closely to make sure there are no unauthorized withdrawals or charges.

2 If someone has managed to get access to your mail or other personal data, and opened any credit cards in your name or taken any funds from your bank account, contact your financial institution or credit card company immediately to report those transactions and to request further action.

A *Ask* periodically for a copy of your credit report.

Your credit report should list all bank and financial accounts under your name, and will provide other indications of whether someone has wrongfully opened or used any accounts in your name.

M *Maintain* careful records of your banking and financial accounts.

Even though financial institutions are required to maintain copies of your checks, debit transactions, and similar transactions for five years, you should retain your monthly statements and checks for at least one year, if not more. If you need to dispute a particular check or transaction – especially if they purport to bear your signatures – your original records will be more immediately accessible and useful to the institutions that you have contacted.

Even if you take all of these steps, however, it's still possible that you can become a victim of identity theft. Records containing your personal data – credit-card receipts or car-rental agreements, for example – may be found by or shared with someone who decides to use your data for fraudulent purposes.



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