

# IDENTITY THEFT

**Identity theft occurs when someone uses information about you without your permission.**

**Scam artists, hackers, and other criminals can ruin your good name and credit. Identity theft can drain your financial resources.**

---

## **Protect Yourself:**

- Don't carry Social Security and Medicare cards
- Never give your Social Security number to anyone unless absolutely necessary
- Store documents securely and shred before throwing away
- Secure your computer with firewall, antivirus, and anti-malware software
- Change account passwords regularly
- Never give personal information over the phone unless you verified the phone number and initiated the contact
- Review your mail, especially financial statements
- File your taxes as early as possible
- Freeze your credit
- Check your credit report every year. It's FREE at [annualcreditreport.com](https://annualcreditreport.com) or 877-322-8228.

# IDENTITY THEFT

## If it happens to you:

1. Call the companies where you know fraud occurred.
  - Call the fraud department. Explain that someone stole your identity.
  - Ask them to close or freeze the accounts. Then, no one can add new charges unless you agree.
  - Change logins, passwords, and PINs for your accounts.
2. Place a fraud alert and get your credit reports.
  - To place a free fraud alert, contact one of the three credit bureaus. That company must tell the other two.  
[Experian.com/help](https://Experian.com/help) – 888-EXPERIAN (888-397-3742)  
[TransUnion.com/credit-help](https://TransUnion.com/credit-help) – 888-909-8872  
[Equifax.com/personal/credit-report-services](https://Equifax.com/personal/credit-report-services) – 800-685-1111
  - Get your free credit reports from Equifax, Experian, and TransUnion. Go to [annualcreditreport.com](https://annualcreditreport.com) or call 877-322-8228.
  - Review your reports. Make note of any account or transaction you don't recognize. This will help you report the theft to the FTC and the police.
3. Report identity theft to the Federal Trade Commission at [IdentityTheft.gov](https://IdentityTheft.gov) or call 877-438-4338.
  - Based on the information you enter, IdentityTheft.gov will create your Identity Theft Report and recovery plan.

---

**Visit the Idaho Scam Jam Alliance website at [IDScamJamAlliance.org](https://IDScamJamAlliance.org) for additional information and resources.**