

What is Identity Theft?

Identity theft is the unlawful use of another person's account or identifying information without the owner's permission. Identity theft may take many forms. Common methods of identity theft include credit card or other financial institution fraud, phone or utility service theft, and the taking of government documents or benefits. Federal and state authorities alike have labelled it the country's fastest growing white collar crime since the late 1990's.

How Can I Protect Myself From Identity Theft?

Below are our recommendations for protecting yourself against identity theft:

- Keep your credit cards, debit cards and PINs (personal identification numbers) and other passwords where they will be safe.
- Never carry your social security card and your driver's license together. Omit your social security number the next time you renew your driver's license.
- Don't carry around your deposit and withdrawal slips, credit card receipts, financial institution statements, utility statements etc. in your car or your purse. Keep these items in a safe place and dispose of them by shredding when necessary.
- Mail payments (that contain your check inside) at a U.S. Postal Service drop box rather than your personal mailbox. A large percentage of identity theft occurs when someone steals your mail.
- Likewise, pick up your mail as soon as possible from your mailbox after delivery. If you are travelling, have the U.S. Postal Service hold your mail or have someone you trust pick it up daily.
- Limit information on your checks. Our credit union will not allow a social security number and/or driver's license number to be printed on checks.
- Never give out your personal information in person, over the telephone or the Internet to anyone - unless you have a very good reason to trust them.
- Use a firewall if you have a high-speed Internet connection. This software can be purchased on-line or from most software retailers.
- Examine your credit card and financial institution statements immediately upon receipt. Report any unauthorized transactions immediately.
- Call immediately if bills or statements are not received when you expect them - this could mean that they are being diverted by an identity thief.
- Obtain copies of your credit report annually from each of the three major credit reporting agencies: Equifax at 1-800-685-1111 Experian at 1-888-397-3742 and TransUnion at 1-800-888-4213. Examine the reports for accuracy and promptly report errors to the appropriate credit reporting agency.
- Contact the Federal Trade Commission to report the theft and obtain further guidance on how to protect yourself. You can reach the FTC by calling 1-877-438-4338 or link over to www.consumer.gov/idtheft.

Protect your kid's identity too!

Identity thieves new target are the identity of children because they typically have no credit history and identity theft can go undetected for years until they apply for student loans, etc.! Verify your children's credit reports each year when you check your own and monitor their activity on the Internet. Keep all social security cards safely at home or in a financial institution safe deposit box. Visit our Main Office location at 315 Croghan St. to rent a safe deposit box.

Check out these websites for more information on protecting your identity: <http://onguardonline.gov/index.html>
<http://www.toledobbb.org/home/>