

FAMILY FOCUS COLUMN

What To Do When Personal Information is Stolen

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Recent reports of Veteran's personal information being stolen is yet another opportunity to remind consumers that identity theft can happen whether through old fashioned stealing, dumpster diving, internet phishing or skimming credit cards.

Identity theft occurs when personal information is stolen and used without your knowledge. It is serious and often referred to as the fast growing crime in America. Consumers can take steps to avoid identity theft if personal information is stolen.

If personal information is stolen:

- Review financial accounts and billing statements regularly for charges you did not make.
- Be alert to bills that do not arrive as expected, denials of credit for no apparent reason, and calls or letters about purchases you did not make.
- Request a free copy of your credit report by calling 1-877-322-8228 or visiting www.AnnualCreditReport.com. By law you are entitled to a free copy of your credit report annually from each of the three major credit reporting agencies – Equifax, Experian, and TransUnion. Rotate your requests every 4 months to monitor your credit report year round.

To avoid identity theft:

- Don't carry your Social Security Card in you wallet or print it on your checks.
- Don't give out personal information on the phone or over the Internet unless you know who you're dealing with.
- Never click on links in unsolicited e-mails or website pop-ups. Use and keep up to date firewalls, anti-spyware, and anti-virus software on your computer.
- Shred financial documents and papers with personal information before you discard them.
- Don't use obvious passwords like your birthdate, mother's maiden name, or the last four digits of your Social Security number.
- Ask about security procedures in your workplace or at businesses that collect personally identifying information.

If you become a victim of identity theft further steps should be taken including placing a Fraud Alert on your credit reports, closing accounts, and filing a police report. For more details go to ftc.gov/idtheft.

For more information on identity theft and ways to protect yourself contact your ISU County Extension Office and ask for the publication series, Protecting

Consumer Privacy. For further reading, County Extension Offices also have the book, "Who is You? The Coming Epidemic of Identity Theft," written by Steffen Schmidt, professor of political science at ISU.