

INSIDE GRUNDY COUNTY
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A year ago in this column I wrote about identity theft. Recently, I have seen checks that still have social security numbers on them. If you still have your social security number on your checks, I would encourage you to get new checks without your social security number on it. Leaving it on your check makes it easy for a thief to ‘steal’ important personal information they can use to take on your identity.

Identity theft or fraud occurs when a thief obtains personal identifying information, such as your social security number (SSN), and then uses the information to establish fraudulent accounts in your name. It is important to protect your social security number. If your driver’s license is the same as your social security number, you may want to get that changed. Also, if you have your social security number on your personal checks, you may want to have it removed. With that information, a thief would have all the information they need to “steal your identity “and use your identity to obtain credit and buy things in your name that you know nothing about.

You are required to provide your social security number for the following purposes: income tax records, medical records, credit bureau reports, college records, loan applications and vehicle registrations. However, you do not have to provide your social security number: on personal checks, over the phone, on club memberships, on address labels, as identification for store purchases or refunds, as general identification or a driver’s license. If a store insists on seeing your social security number in order to accept a personal check, you can decide to give it or be ready to take your business elsewhere.

Other ways thieves get personal information is through theft of a purse or wallet, dumpster diving (fishing unshredded credit slips or applications from the trash), unauthorized use of SSN by a disgruntled spouse, relative, co-worker or friend, mail theft or on internet sites that sell other's SSN.

To reduce the likelihood of your identity being stolen, ask how personal information will be used when it is asked for. Consider refusing to do business with retailers who require your SSN; if you do choose to show it, don't let clerks handwrite it on your personal checks and don't have your SSN preprinted on your checks. Pick up new checks at your financial institution and mail bills containing checks from the post office rather than leaving them in your mailbox. Review statements regularly to check for unauthorized charges and don't carry your social security card with you unless you need it on that day. Also, don't give personal information over the phone or use the last four digits of your SSN as your PIN and shred preapproved credit offers and documents before discarding them.

It is also a good idea to regularly obtain a credit report to be sure nothing unusual appears on it. The three major reporting agencies are Equifax, Experian and Trans Union. You can now get a free copy of your credit reports once every twelve months. If someone steals your identity, it can take a long time getting your credit "cleaned up".

For more information, contact the Grundy Office of ISU Extension at 319-824-6979.