



Who's Got Your Number?

Social Security Numbers: Tips for Preventing True Identity Fraud

I'm always being asked for my Social Security number. When do I give it out, and when is it my choice?

CASE STUDY — True Identity Fraud

Elliott, who always paid his bills on time, was shocked when a credit card issuer called to ask about unpaid bills. Elliott had never applied for nor used a credit card from that issuer. When he requested copies of his credit report, he found two charge accounts listed that weren't his.

Apparently, someone had opened charge accounts in his name and had charged over \$20,000 in the past two months. Because Elliott had an excellent credit history (always paying his bills on time), the applications were approved. The source of the information used to commit true identity fraud was one of Elliott's checks, which had his name, address, telephone number, and Social Security number. In addition, his bank account number was printed at the bottom of the check. All the thief needed was the bank name, Elliott's account number, and Social Security number to gain access to his money.

True identity fraud is a financial crime of epidemic proportions. It happens when a thief obtains personal identifying information, including your Social Security number (SSN), then uses the information to establish fraudulent accounts in your name. Here are some general guidelines to keep your SSN as private as possible.

1. You are required to provide your SSN for these uses:

- Income tax records
- Medical records
- Credit bureau reports
- College records
- Loan applications
- Vehicle registrations

2. You can and may want to refuse to provide your SSN in these situations:

- On personal checks
- Over the phone
- On club memberships
- On address labels
- As identification for store purchases/refunds
- As general identification
- As your driver's license number (in Iowa)

What if I use my Social Security number as my driver's license number?

Beginning July 1, 2001, Iowa will no longer assign your SSN as your driver's license number. Instead, a random number will be assigned as your driver's license number, unless you specifically ask that the state assign your SSN as your driver's license number. This means that when you write a check and the clerk asks to see your driver's license number to verify your identity, your driver's license will not have your SSN. If a clerk insists that you disclose your SSN to verify your identity in case your check bounces, the decision is yours whether or not to disclose your SSN. Stores can insist that you disclose your SSN as a condition of accepting a check, but you can decide to do business elsewhere if you are not comfortable disclosing your SSN. You must decide how much information you are comfortable giving out.

3. Know how thieves obtain identifying information:

- Theft of wallet or purse
- Dumpster diving (fishing unshredded credit slips or applications from the trash)
- Unauthorized use of SSN by disgruntled spouse, relatives, co-workers, or friends
- Mail theft
- Internet Web sites that sell people's SSNs

4. Tips to minimize your risk of true identity fraud:

- Ask how your personal information will be used. Consider refusing to do business with retailers who require your SSN; they have a right to ask, but you have the right to refuse! Other tips:
- Don't let clerks handwrite your SSN on your checks.
 - Don't have your SSN preprinted on your checks.
 - Pick up new checks at your financial institution; don't have them sent to your home.
 - Mail bills containing checks from the post office, rather than leaving them in your mailbox.
 - Review statements to check for unauthorized charges.
 - Don't carry your SS card with you unless you need it that day.
 - Don't give any personal information (including SSN) over the phone.
 - Don't use the last four digits of your SSN as your PIN.
 - Shred pre-approved credit offers and documents before discarding them.

5. If you are a victim of true identity fraud, act quickly:

First, contact the fraud units of Equifax, Experian, and Trans Union immediately; request that a "fraud alert" be placed in your file (see Contacts); and ask for a free copy of your credit report to check for fraudulent accounts opened in your name. Then call credit card issuers, utility companies, Social Security Administration, financial institutions, and other lenders to notify them of the fraud and follow-up each conversation with a letter. Finally, report the theft to law enforcement and insist on receiving a copy of the report.

Victims are forced to spend a great deal of time cleaning up the mess caused by true identity thieves (time off work, writing letters, making phone calls, getting affidavits notarized). A police report may be required as evidence of identity theft.

Unfortunately, victims are left with a poor credit record, and will have difficulty writing checks, getting loans, renting an apartment, even getting a job. The worst case scenario is when a perpetrator commits a crime in the victim's name and gives that person a criminal record.

Revised by Iowa State University Extension family resource management field specialists Janet Garkey, Mary Beth Kaufman, Patricia Gorman, and Susan McDonnell. Originally prepared with assistance from Carol Volker, former family resource management specialist. Reviewed by John Baker, Iowa Concern, and Bill Brauch, Special Assistant Iowa Attorney General and Director, Consumer Protection Division, Iowa Office of the Attorney General.

For free copies of "How to Avoid Identity Theft" and "A Guide for Victims of Identity Theft," call or write the Iowa Attorney General's office.

CONTACTS

Equifax Fraud Unit
P.O. Box 740241
Atlanta, GA 30374-0241
(800) 525-6285
www.equifax.com

Experian Fraud Unit
P.O. Box 949
Allen, TX 75013-0949
(888) 397-3742
www.experian.com

Federal Trade Commission
CRC-240
Washington, DC 20580
(877) IDTHEFT (toll-free)
www.consumer.gov/idtheft

Iowa Attorney General
Consumer Protection Division
1305 E. Walnut
Des Moines, IA 50319
(515) 281-5926
www.iowaattorneygeneral.org
E-mail: consumer@ag.state.ia.us

Privacy Rights Clearinghouse
www.privacyrights.org

Social Security Administration
SSA Fraud Hotline
P.O. Box 17768
Baltimore, MD 21235
(800) 269-0271
(410) 597-0018 (fax)
To report fraud:
www.ssa.gov/oig/ifyou.htm

Trans Union Fraud Unit
Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 94634
(800) 680-7289
www.transunion.com

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