



IDENTITY THEFT



WHAT IS IDENTITY THEFT?

Identity theft is a crime where someone steals your personal information, for fraudulent purposes. Identity thieves can use your information to apply for credit, file taxes, or get medical services. These acts can damage your credit status, and cost you time and money to restore your good name. Personal data such as your social security number, and credit cards numbers can be taken from you and used to your disadvantage. The harm you might suffer can be greater than the immediate economic loss. It can also include ruining your reputation, both criminally and financially.

HOW CAN I AVOID BECOMING A VICTIM OF IDENTITY THEFT?

Follow these steps to help protect yourself from becoming a victim:

- “Secure your Social Security number (SSN). Don’t carry your Social Security card in your wallet or write your number on your checks. Only give out your SSN when absolutely necessary.
- Don’t respond to unsolicited requests for personal information (your name, birthdate, Social Security number, or bank account number) by phone, mail, or online.
- Contact the three credit reporting agencies to request a freeze of your credit reports.
- Collect mail promptly. [Place a hold on your mail](#) when you are away from home for several days.
- Pay attention to your billing cycles. If bills or financial statements are late, contact the sender.
- Enable the security features on mobile devices, especially if you have contacts, banking websites and applications saved.
- Update sharing and firewall settings when you're on a public wi-fi network. Consider using a virtual private network (VPN), which can give you the privacy of secured private network.
- Review your credit card and bank account statements. Promptly compare receipts with account statements. Watch for unauthorized transactions.
- Shred receipts, credit offers, account statements, and expired credit cards, to prevent “dumpster divers” from obtaining your personal information.
- Store personal information in a safe place.
- Install firewalls and virus-detection software on your home computer.
- [Create complex passwords](#) that identity thieves cannot guess easily. Change your passwords if a company that you do business with has a breach of its databases
- Review your credit report once a year to be certain that it doesn't include accounts that you have not opened. You can order a credit report for free from [Annualcreditreport.com](#).
- Freeze your credit files with [Equifax](#), [Experian](#), [Innovis](#), [TransUnion](#), and the [National Consumer Telecommunications and Utilities Exchange](#), for free. This prevents someone from using your personal information to open a credit account or get utility services.” *(Identity Theft, www.U.S.A.Gov, 17 Sep 2018.)*

To read more about the tips listed above please see www.usa.gov/identity-theft

WHAT SHOULD I DO IF I SUSPECT MY IDENTITY/PERSONAL INFORMATION WAS STOLEN?

1. File a police report immediately. This shows credit providers that you were diligent and have started taking the necessary action to minimize the loss. This also begins the investigation.
2. Contact the Federal Trade Commission (FTC). The FTC has been charged with the responsibility of receiving and processing complaints from individuals who may have been victims of identity theft. The FTC will also help refer your complaint to the appropriate entities that can help you. For more information and to fill out online complaint forms go to www.ftc.gov.
3. Call the three national credit reporting agencies IMMEDIATELY to place a fraud alert on your name and social security number. Once the alert is placed, creditors know that your information was stolen and will contact you before creating an account in your name.

Equifax, P.O. Box 74201, Atlanta, GA 30374-0241. Tel: (800) 685-1111.
www.equifax.com/consumer/consumer.html

Experian, P.O. Box 2002, Allen, TX 75013. Tel: (888) 397-3742. www.experian.com

Trans Union, P.O. Box 1000, Chester, PA 19022. Tel: (800) 916-8800. www.tuc.com

4. Call all of your creditors and banks to provide notice of the theft and have the appropriate action taken, including canceling the accounts. If an account has already been established in your name fraudulently, contact the creditor and instruct them to close the account. Inform the creditor that you are a victim of identity theft.

LAWYER REFERRAL SERVICES

DISCLAIMER: THIS HANDOUT PROVIDES A GENERAL EXPLANATION OF IDENTITY THEFT. DO NOT RELY EXCLUSIVELY ON THIS HANDOUT. IF YOU HAVE ADDITIONAL QUESTIONS OR SEEK ADVICE REGARDING THIS SUBJECT PLEASE:

CONTACT THE LAWYER REFERRAL SERVICE, OF THE SOUTH CAROLINA BAR, AT 1-800-868-2284 (IN SUMTER: 803-799-6653) FOR A REFERRAL TO A LAWYER WHO PRACTICES IN THIS AREA OF LAW. IF YOU ARE INDIGENT AND UNABLE TO PAY FOR A LAWYER'S SERVICE, YOU MAY WANT TO CONTACT THE LEGAL AID TELEPHONE INTAKE SERVICE AT 1-888-346-5592 TO SEE IF YOU QUALIFY FOR FREE OR REDUCED LEGAL SERVICES.