

- Protect Your Identity Week▶
- Preventing Identity Theft▶
- Identity Theft Red Flags▶

## Protecting Your Identity

According to the Federal Trade Commission, identity theft is on the rise in the United States. Incidents of identity theft increased by 13 percent last year, with 11.6 million adults becoming a victim of identity theft. The overall financial losses due to identity theft were \$37 billion.

To help raise awareness and educate consumers on identity theft, Advantage CCS is partnering with the National Foundation for Credit Counseling to provide education on keeping personal information safe. Throughout this newsletter, you will find articles and resources on protecting your identity and information on what to do if you are a victim of identity theft.

The week of October 20th through October 27th marks Protect Your Identity Week. In conjunction with the NFCC and Cintas, Advantage CCS is hosting a shred day in the parking lot of our Pittsburgh location. Consumers can bring documents, like old bills, tax returns, anything containing identifying information that should be shredded instead of simply thrown away. Cintas is an AAANAID certified document shredding company. In addition, consumers will receive educational materials about preventing identity theft.

The Free Shred Day is scheduled for Saturday, October 20 from 10 am to 2 pm at 2403 Sidney Street, Pittsburgh, PA 15203. If you're looking for a free shred event outside the Pittsburgh area, log onto [www.protectyouridnow.org](http://www.protectyouridnow.org) for other event listings.



**Q:** My identity was stolen. What should I do next and how can I keep it from happening again?

**A:** Having your identity stolen can be costly and time consuming to correct. There are steps you should immediately take once you realize you are a victim.

First, contact the three credit bureaus, Experian, Equifax and Trans Union and have a fraud alert placed on your credit file. A fraud alert usually remains in place for 90 days. If there's a fraud alert on your account, lenders are required to vigorously investigate anyone seeking credit in your name to ensure they are authorized to do so.

You may also want to go a step further and place a security freeze on your credit file. This prevents anyone, including you, from opening any new credit accounts in your name. Only you may lift the freeze and requests to do so must be submitted in writing by mail.

If you are a victim of identity theft, you will also want to review your credit reports. As an identity theft victim, you are entitled to a free credit report from each of the credit bureaus, even if you've already received your free one for the year.

Also, file an Identity Theft Report with the Federal Trade Commission ([ftc.gov/complaint](http://ftc.gov/complaint) or 1-877-438-4338). Once the FTC complaint is complete, take the complaint to your local police department to file a police report.

## Tips

*If you don't routinely check your bank statements, credit card statements or credit report, you might not realize you are a victim of Identity Theft. Here are some of the FTC's Red Flags for Identity Theft.*

- Mistakes on account statements
- Regular bills and account statements not arriving on time
- Bills or collection notices for products or services you never purchased or received
- An IRS notice that someone used your Social Security number
- Unwarranted collection notices on your credit report
- Unexpectedly turned down for a loan or job because of your credit report

# Preventing Identity Theft

Identity theft is on the rise. According to the Federal Trade Commission, reported incidences increased by 13% last year. It was also the number one complaint filed by consumers to the FTC Consumer Sentinel. There are ways to protect your identity and keep yourself from becoming a victim of identity theft.

First, never keep your social security card or any family member's social security card in your wallet. If your wallet or purse is stolen, providing the thief access to your Social Security number provides access to your identity. Make sure other cards you are carrying do not have your Social Security number on them. If so, remove the cards from your wallet or call the card issuer and ask for the Social Security number to be removed or truncated.

Keep identifying information on checks at a minimum and never include your Social Security number. Also, when mailing bills, consider using a post office location or official U.S. postal mailbox. Most account statements contain personal information and account numbers. Identity thieves may scour neighborhoods looking for outgoing mail with personal information. Thieves may also target incoming mail. You may want to reconsider having checks mailed to your home and instead pick them up at a bank location.

Remove receipts from your car. It's easy to shove receipts into the console of your car, but it's also easy for someone to steal the receipts and have access to account information. If you carry around credit cards that you don't use, remove them from your wallet, eliminating a potential risk.

Only provide personal information over the phone if you initiated the

call. If someone calls you seeking information, do not provide it to them. This will prevent you from becoming a victim of a scam.

Consumers who own a smartphone may be at more of a risk for identity theft. The FTC found that seven percent of smart phone owners were a victim of identity fraud and a recent study found that only 57% of iPhone apps encrypt the data collected. If you use a smartphone, make sure you update to the new operating system when it becomes available. Also, set a password on your home screen, so if your phone is lost or stolen, your personal information is not readily accessible. Avoid saving any type of login information on the phone.

Routinely obtain your credit report ([www.annualcreditreport.com](http://www.annualcreditreport.com)) and review it for any accounts you do not recognize. Report any thing that you believe is fraudulent. Also, if you are the victim of identity theft, file a police report, which may help you with your creditors when disputing accounts opened without your authorization.

Keeping personal information secure and safely disposing of old documents can help prevent identity theft. Shred all documents containing any type of personal information. Savvy identity theft criminals will search through trash for personal information. Also, physically destroy flash drives containing personal information and wipe out the hard drives of old computers before disposing or donating them. Wipe data from old cell phones by performing a factory reset.

Remember, have old documents shredded for free at the Advantage CCS Shred Day, Saturday October 20, 2012.

## Resources

[www.protectyouridnow.org](http://www.protectyouridnow.org)

[www.ftc.gov](http://www.ftc.gov)

[www.allclearid.com](http://www.allclearid.com)

[www.equifax.com](http://www.equifax.com)

[www.experian.com](http://www.experian.com)

[www.transunion.com](http://www.transunion.com)

[www.annualcreditreport.com](http://www.annualcreditreport.com)

### The Advantage Challenge

*Advantage CCS challenges you to ...check over your credit report, bank statement and other account statements to make sure you are not a victim of identity theft. Look closely at all charges and make sure you can account for them. Set up a routine where you review account statements for accuracy so if your information is compromised, you can catch it before it devastates your credit standing.*

# Advantage

2403 Sidney St., Suite 400

Pittsburgh, PA 15203

(888) 511-2227

[www.advantageccs.org](http://www.advantageccs.org)

