

Identity Theft Primer

Identity thieves are certainly criminal and clever. Use this primer to become familiar with some of their methods to help guard against becoming their next victim.

Simple theft first. Thieves...

- Steal your wallets, purses, briefcases and laptop cases containing your identification, credit and bank cards.
- Rummage through your trash or the trash of businesses looking for personal data in what is commonly known as "dumpster diving."
- Steal your mail, including your bank and credit card statements, preapproved credit offers, telephone calling cards and tax information.
- Buy your personal information from "inside" sources. For example, an identity thief may pay a store employee for information about you that appears on an application for goods, services or credit.
- Get your business or personnel records from your workplace.
- Use personal information you share on the Internet.

Then the thief turns your life upside-down. Thieves ...

- Open a new credit card account, using your name, date of birth, and Social Security Number, but don't pay the bills. The delinquent account is reported on your credit report.
- Call your credit card issuer and, pretending to be you, change the mailing address on your credit card account, then run up charges on your account. Because your bills are being sent to the new address, you may not immediately realize there's a problem.
- Establish cellular phone service in your name and don't pay the bill.
- Open a bank account in your name and write bad checks on the account.
- Complete a "change of address form" to divert your mail to another location.
- Fraudulently obtain your credit report by posing as a landlord, employer or someone else who may have a legitimate need for — and a legal right to — the information.

Now ... try to get a loan!