**WHAT IS IDENTITY THEFT?**

Identity theft is when someone takes, uses, sells or transfers the “personal identifying information” of someone else without that person’s approval, with the intent to use the information for an unlawful purpose.

**IDENTITY THIEVES USE THE INFO TO:**

- Call you credit card issuer and, pretending to be you, ask to change the mailing address on the account. As bills will go to the new address, it may take some time before you realize there is a problem.
- Open a new credit card account using your name, date of birth and social security number. When they do not pay the bills, the delinquent account is put on your credit report.
- Establish a phone in your name.
- Open a bank account in your name and write bad checks on that account.
- File for bankruptcy under your name to avoid paying debts they have incurred under your name, or to avoid eviction.
- Take out auto loans in your name.
- Give your name to the police during an arrest. If they do not show up for their court date, an arrest warrant is issued in your name.
- Use your social security number to obtain employment credentials.

**HOW TO PROTECT YOURSELF**

To help minimize the risk of becoming a victim, take a few simple steps. To start, remember the word “SCAM.”

**S:** Be STINGY about giving out your personal information to others unless you have a reason to trust them, regardless of where you are.

**A:** ASK periodically for a copy of your credit report.

**C:** CHECK your financial information regularly and look for what should be there and what shouldn’t.

**M:** MAINTAIN careful records of your banking and financial accounts.

**HOW TO PROTECT YOURSELF**

- Stealing your ID cards, credit cards and bankcards.
- Stealing personal information from your home.
- Stealing mail, including account statements, pre-approved credit card offers, and tax information.
- Stealing credit or debit card numbers as the card is being processed.
- Going through the trash.
- Buying personal information from sources such as employees at stores, restaurants or hotels.
- Pretending to be your landlord or employer to get your credit reports or personnel records.
- Diverting your mail using a change of address form.
- “Skimming” your credit card through a special information device that stores the card information.
- “Shoulder surfing” to overhear or see any personal identifying information.
- You give it to people you trust.

**WHAT TO DO IF YOU ARE A VICTIM**

- Place a fraud alert on your credit reports and carefully review your credit reports.
- Contact your creditors and financial institutions. Close all accounts that have been accessed by the identity thieves.
- Keep a log of who you speak to and when. Send a follow-up letter for all phone calls and send all letters by certified mail. Keep copies of all letters and documents.
- Make a police report with the Salt Lake City Police Department, 801-799-3000. Ask for a copy to show your creditors and financial institutions.
- File a report with the Federal Trade Commission’s (FTC) Identity Theft Department. 1-877-ID-THEFT www.consumer.gov/idtheft/
- If mail was stolen or tampered with, contact the Postal Inspection Service. 801-974-2271
- If Social Security Number/Card has been stolen, call 1-800-269-0271.