

Preventative Actions:

- Be conscious of mail or telephone solicitations disguised as promotions offering instant prizes or awards designed solely to obtain your personal information or credit card numbers.
- Check your monthly bills and statements for questionable charges. Call as soon as you notice that a bill is late or incorrect. If you applied for a new credit card and it hasn't arrived in a timely manner, call the bank or credit card company involved.
- Always shred preapproved credit applications, credit card receipts, bills and other financial information you do not want before discarding them in the trash or recycle bin.
- Watch out for e-mails that look like official messages from banks or merchants asking you to "update" or "verify" account or billing information. These messages, which often contain realistic logos of well-known banks, online retailers and credit card companies, are designed to fool recipients into divulging personal financial data.



If you have any further questions or concerns, please contact the Attorney General's Bureau of Consumer Protection toll-free hotline at 1-800-441-2555.

You can obtain a free copy of your credit report once a year from each of the following credit bureaus: Experian, TransUnion and Equifax

by calling:
1-877-322-8228

by writing:
Free Annual Credit Report
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

or by visiting:
www.annualcreditreport.com

www.attorneygeneral.gov

PROTECT YOURSELF

P E N N S Y L V A N I A

**OFFICE OF
ATTORNEY GENERAL**

How to avoid



*Identity
Theft*

PROTECT YOURSELF

The Office of Attorney General wants you and all Pennsylvanians to be alert to the growing problem of IDENTITY THEFT. Identity theft is a form of consumer fraud in which a person wrongfully obtains and uses somebody else's personal or financial information. Thieves collect this information by stealing mail, spying for PIN numbers at ATM machines, and even sorting through trash for financial statements and receipts.

Your social security number, bank account and credit card numbers, passwords and other personal and financial information are important identifiers that you need to protect. This brochure is designed to help you become familiar with the steps necessary to reduce access to your personal information and protect yourself from identity theft.

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PROTECT YOURSELF

Follow these precautionary steps to help reduce your chances of becoming an identity theft victim.



Minimize the amount of information that a thief can steal:

- Do not carry all your credit cards, your Social Security card, passport, and birth certificate in your wallet or purse at all times. Carry these only when needed.
 - Carefully monitor your monthly credit card statements and order a credit report once a year to check for inaccuracies and fraudulent use of your accounts.
 - When ordering new checks, do not provide unnecessary information such as your social security number, telephone number and driver's license number. This information on a check is too readily available and an easy target.
 - Never give out your credit card number or bank account number over the phone to a business or organization unless you are sure they are reputable.
 - Never throw ATM receipts in a public trash container, keep the receipts.
- Be very careful when using your credit card or providing other personal or financial information on the internet or over the phone. Only provide this information when you are sure who you are dealing with and, if using the internet, on websites you know are secure.



Passwords and Personal Identification Numbers (PINs):

- When creating your password do not use the obvious such as your birth date, social security number, or a portion of your first, middle or last name.
- Ask your financial institution about adding security to your account.
- Memorize all your passwords, don't record them on paper or carry them in your wallet.