

CRIME WATCH

Protecting Yourself From ID Theft

(NAPSA)—Imagine someone stealing your identity and using it to finance a spending spree, without your even knowing about it until it's too late. This isn't a plot from a Hollywood thriller: it's very, very real.

Identity theft is a crime often committed without the victim's knowledge. It involves fraudulently using someone else's personal information to establish credit, purchase goods and services with their existing credit cards, apply for new cards in their name, drain their bank accounts or commit other crimes.

Victims may not even know their identity has been stolen until, after several months, they are surprised by being turned down for a loan or another adverse action.

There are several steps you can take to protect your identity:

- Never give out personal information—especially your Social Security number—to anyone you can't confirm has a legitimate purpose for asking for it.

- Keep important documents in a safe place. Don't store them in your wallet or car.

- Shred old receipts, credit applications and bank records before tossing them in the trash.

- Protect your mail by using secure mailboxes, picking up your mail as soon as possible after it's delivered and keeping track of when your bills are supposed to arrive. Always check credit card bills and bank and debit card statements for accuracy.

- Be smart about passwords and PINs to keep people from gaining unauthorized access to your accounts.

- Review your credit report



Keeping track of activity in your credit file is one of the best ways to combat identity theft.

regularly to be sure it's accurate and up-to-date.

You can also subscribe to credit monitoring services that alert you quickly to changes in your credit report. These services, such as Equifax Credit Watch™, can notify you within 24 hours of new accounts opened in your name, reported changes in your address, requests for your credit report, activities on your existing accounts and other possible indicators of fraud.

If you do become a victim of identity theft, file a police report and contact one of the three credit reporting agencies, Equifax, Experian and TransUnion, to have a fraud alert put on your file—you need only contact one agency for all three to place an alert. Merchants seeing the notice can contact you to verify any transaction, preventing new accounts from being opened without your knowledge.

For more tips on avoiding identity theft, visit www.equifax.com. You can also get a copy of your credit report at the Web site or by calling 800-685-1111.