



# Crime Watch

## Protecting Your Identity—Online And Offline

(NAPSA)—A little knowledge can be a dangerous thing, particularly if it's shared by strangers.

Last year alone, almost 10 million Americans became victims of identity fraud. Despite increased law enforcement and consumer awareness efforts, consumers are concerned about becoming a target of this crime. The major threat now comes from online sources, but the traditional offline method of theft continues to require vigilance on the part of consumers.

According to U.S. Postal Inspectors, identity fraud occurs when thieves open new accounts in other people's names and rack up debts on existing accounts, using consumers' Social Security numbers, bank account information, addresses or phone numbers. Identity fraud victims may spend years—and large sums of money—restoring their credit histories and their good names. Some consumers have been denied jobs or insurance or been arrested for crimes they did not commit. A recent survey indicates that the dollar volume of the crime was \$52.6 billion in 2004, and much of that cost is accrued by businesses.

"Putting the criminals in jail is rewarding but we also have a responsibility to educate consumers," said Chief Postal Inspector Lee Heath. Heath offers these tips to consumers to minimize their risk.

- Don't give out personal information on the phone, through the mail or over the Internet unless you've initiated the contact or are sure you know who you're dealing with.

- Guard your mail: Don't leave



**KNOW THYSELF, but to your own bank account be true. Order your credit report annually and check it for errors.**

it in your mailbox overnight or on weekends, and deposit outgoing mail in a Postal Service collection box or give it to your letter carrier.

- Tear or shred unwanted documents that contain personal information before discarding.

- Be careful responding to e-mails that ask for confirmation of your account information or password.

- Order your credit report annually and check it for errors. New federal legislation requires credit-reporting companies to provide a free credit report once every 12 months to consumers who request it. Get it at [www.annualcreditreport.com](http://www.annualcreditreport.com).

If you do become a victim, report it to the police. Identity fraud victims can obtain an ID Theft Affidavit at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft). The affidavit can be sent to multiple merchants to dispute fraudulent accounts.

Consumers can order the free DVD, "Identity Crisis," at [www.usps.com/postalinspectors](http://www.usps.com/postalinspectors) or by calling 1-800-STAMP-24.