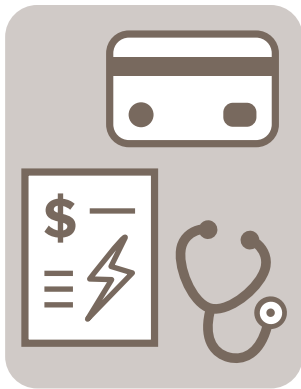


# How To Spot, Avoid, and Report Identity Theft

## What is identity theft?

Identity theft happens when someone uses your personal or financial information without your permission. They might steal your name and address, credit card or bank account numbers, Social Security number, or medical insurance account numbers, and use them to



- ▶ buy things with your credit cards
- ▶ get new credit cards in your name
- ▶ open a phone, electricity, or gas account in your name
- ▶ get a job
- ▶ steal your tax refund
- ▶ use your health insurance to get medical care
- ▶ pretend to be you if they're arrested

## How will I know if someone steals my identity?

Here are some ways you might find out someone has stolen your identity:

- ▶ **Read your bills.** Do you see charges for things you didn't buy?
- ▶ **Watch your bank account statement.** Are there withdrawals you didn't make? Are there changes you didn't expect?
- ▶ **Check your mail.** Did you stop getting a bill? Did you get a bill for an account you never opened? Or did you get a letter about an employer you don't recognize?
- ▶ **Get your credit report.** Are there accounts or other information you don't recognize? To get your report, call Annual Credit Report at **877-322-8228**, or go to **AnnualCreditReport.com**. Federal law gives you the right to get a free copy of your credit report every 12 months from each of the three nationwide credit bureaus. (The three bureaus also now let you check your credit report once a week for free at **AnnualCreditReport.com**).



If you answer yes to any of these questions, someone might have stolen your identity. →

## How do I protect myself from identity theft?

Identity theft can happen to anyone. To lessen the chance someone will steal your identity

- ▶ **Protect documents that have personal information.** Keep official documents like your birth certificate, Social Security card, and account statements in a safe place. Shred any documents that reveal your personal information before you throw them away.
- ▶ **Don't share your Social Security number with someone who contacts you unexpectedly.** Even if they say they're from the Social Security Administration, the IRS, your bank, or another organization you know. They're not. It's a scam.
- ▶ **Protect your information online and on your phone.** Use passwords that are hard to guess. And add multi-factor authentication, like a code you get by text message, for accounts that offer it.
- ▶ **Review your bills.** Look for charges for things you didn't buy, or an unexpected bill. It could be a sign of identity theft.

## How do I report identity theft and get help in my language?

If you suspect identity theft, report it to the Federal Trade Commission.

- ▶ For help in English, go to **IdentityTheft.gov**
- ▶ For help in Spanish, go to **RobodIdentidad.gov**

You'll get a free personalized recovery plan and next steps.



FEDERAL TRADE COMMISSION  
**IdentityTheft.gov**

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