

## Protect Yourself From Identity Theft



More than 10 million Americans become victims of identity theft each year. Thieves will steal names, Social Security numbers or credit card information to commit fraud or other crimes. Personal information is as good as gold to criminals, who will go to any means to get it.

It is astounding how easy it is to obtain the needed information without breaking into a building. Thieves may go “dumpster diving” by rummaging through trash looking for bills or other paper with personal information on it. Or they may use “Phishing” techniques, pretending to be financial institutions or companies while sending spam or pop-up messages, to obtain personal information from unsuspecting victims.

Many ID theft cases originate with “shoulder surfing,” watching from a nearby location while the victim punches in a telephone calling card or credit card number, or eavesdropping on a telephone conversation involving a credit card transaction.

The Internet is an inviting place for criminals to obtain identifying data, such as passwords or banking information. Many unsuspecting consumers fall prey to spam requests, which are unsolicited e-mail messages that promise benefits in exchange for identifying data.

The identifying data can be used for false applications for loans and credit cards, fraudulent withdrawals from bank accounts, or obtaining other goods or privileges.

To avoid becoming a victim, consumers should be guarded with personal information. The Office of the Indiana Attorney General recommends the following precautions:

- Minimize the amount of personal financial information you carry. Do not carry your Social Security card or a government-issued card with you, unless you need it. Only provide your Social Security number (SSN) when absolutely necessary.
- Memorize passwords and PIN numbers. Do not carry them.
- Keep financial information in a secure place in your home or bank safe deposit box.
- Shred documents before throwing them away. Purchase a cross-cut shredder to better protect your information.

- Do not give sensitive information to unsolicited callers. Legitimate businesses will not make unsolicited calls asking for your bank account numbers. Caller ID information can be spoofed, so do not rely on the name and number that is on your box. If in doubt, hang up and dial your vendors directly.
- Shield your hand when entering your PIN at a bank ATM, store checkout or when making long distance calls with a calling card. This habit prevents security cameras, cell phone cameras or people near you from acquiring your PIN. Shred ATM slips.
- Pick up new checks or credit cards at your bank, rather than having them delivered to your home. Do not have your driver’s license number printed on your checks.
- If your bank or credit card statement does not arrive on time, call to make sure it was sent to the proper address. Also contact the post office to see if a change of address has been filed in your name. A thief may steal or divert your statements to hide the theft and use the documents as “proof” of new identity.
- When traveling, keep all personal belongings locked in hotel safes/safe deposit boxes, or keep them with you. Personal belongings include prescription bottles, which display personal information.

By taking the above precautions, you can save yourself sleepless nights trying to remedy the ID theft harm, not only to your credit report, but to your good name and reputation.

For more information, visit the Identify Theft Unit of the Indiana Attorney General’s website at: [www.in.gov/attorneygeneral/2853.htm](http://www.in.gov/attorneygeneral/2853.htm).

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