



# DETER

**Detect suspicious activity by routinely monitoring your financial account and billing statements.**

Be alert to signs that require immediate attention:

- Bills that do not arrive as expected
- Unexpected credit cards or account statements
- Denials of credit for no apparent reason
- Calls or letters about purchases you did not make

Inspect:

- **Your credit report.** Credit reports contain information about you, including what accounts you have and your bill paying history.

□ The law requires the major nationwide consumer reporting companies—Equifax, Experian, and TransUnion to give you a free copy of your credit report each year if you ask for it.

Visit [www.Annualcreditreport.com](http://www.Annualcreditreport.com) or call 1-877-322-8228, a service created by these companies, to order your free credit reports each year. You can also write:  
Annual Credit Report Request Service,  
P.O. Box 105281, Atlanta, GA 30348-5281

- **Your Financial Statements.** Review financial accounts and billing statements regularly, looking for changes you did not make.

## DETER - DETECT - DEFEND

# AVOID THEFT

[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)



# DETECT

**Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.**

**Deter Identity thieves by safeguarding your information.**

- **Shred** financial documents and paperwork with personal information before you discard them.
- **Protect** your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.
- **Don't give out** personal information on the phone, through email, or over the internet unless you know who you are dealing with.
- **Never click** on links sent in unsolicited emails; instead type in a web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up-to-date. Visit [onGuardOnline.gov](http://onGuardOnline.gov) for more information.
- **Don't use** an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number.
- **Keep** your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house.



**JOY STATE BANK**  
Joy, Illinois 61260-0217

member FDIC



# DEFEND

**Defend against ID theft as soon as you suspect it.**

- Place a "Fraud Alert" on your credit reports, and review the reports carefully. The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient:
  - **Equifax:** 1-800-525-6285
  - **Experian:** 1-888-EXPERIAN (397-3742)
  - **TransUnion:** 1-800-680-7289

Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.

- **Close Accounts.** Close any accounts that have been tampered with or established fraudulently.
  - Call the security or fraud departments of each company where an account was opened or changed without your okay. Follow up in writing, with copies of supporting documents.
  - Use the ID Theft Affidavit at [ftc.gov/idtheft](http://ftc.gov/idtheft) to support your written statement.
  - Ask for verification that the disputed account has been closed and the fraudulent debts discharged.
  - Keep copies of documents and records of your conversations about the theft.
- **File a police report.** File a report with law enforcement officials to help you with creditors who may want proof of the crime.
- **Report the theft to the Federal Trade Commission.** Your report helps law enforcement officials across the country in their investigations.
  - Online: [ftc.gov/idtheft](http://ftc.gov/idtheft)
  - By phone: 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-4261
  - By mail:  
Identity Theft Clearinghouse.  
Federal Trade Commission, Washington, DC 20580

## COMMON WAYS ID THEFT HAPPENS:

Skilled identity thieves use a variety of methods to steal your personal information, including:

- 1. Dumpster Diving.** They rummage through trash looking for bills or other paper with your personal information on it.
- 2. Skimming.** They steal credit/debit card numbers by using a special storage device when processing your card.
- 3. Phishing.** They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.
- 4. Changing Your Address.** They divert your billing statements to another location by completing a "change of address" form.
- 5. "Old-Fashioned" Stealing.** They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal Personnel records from their employers, or bribe employees who have access.



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To learn more about ID theft and how to deter, detect, And defend against it, visit [ftc.gov/idtheft](http://ftc.gov/idtheft). Or request copies of ID theft resources by writing to

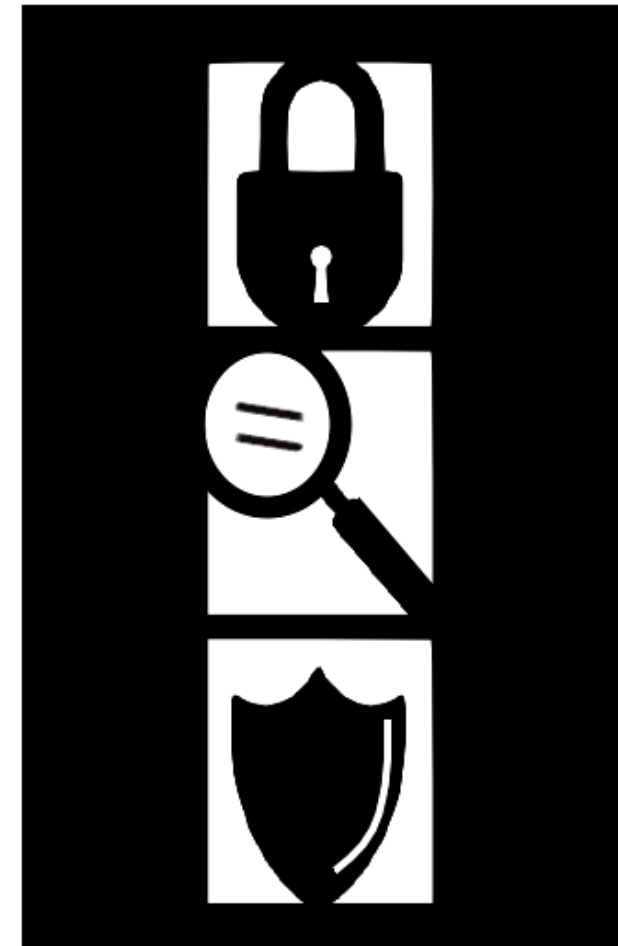


**Consumer Response Center**  
Federal Trade Commission  
600 Pennsylvania Ave., NW, H-130  
Washington, DC 20580

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FIGHTING BACK AGAINST  
**IDENTITY THEFT**

FEDERAL TRADE COMMISSION