



# Identity Theft

## Identity theft can affect you

The consequences of identity theft can be staggering. Victims spend extensive time closing bad accounts, opening new ones, and fixing credit records. There can be high out-of-pocket expenses related to clearing your name. You could even be denied loans and employment.

### What identity thieves do with your information

Identity thieves frequently open new accounts in your name. They often apply for new credit cards using your information, make charges, and leave the bills unpaid. Thieves have also been known to print counterfeit checks in a victims name.

### What to do if you're a victim of identity theft

Place a fraud alert on your credit reports, and review your credit reports.

Close the accounts that you know, or believe, have been tampered with or opened fraudulently.

File a complaint with the Federal Trade Commission.

File a report with your local police or the police in the community where the identity theft took place.

For more information and important credit bureau links go to the ND Attorney Generals website:  
<http://www.ag.nd.gov/CPAT/SecurityFreeze.htm>

## Steps to prevent fraud

- Minimize the amount of information an identity thief can steal, do not carry extra credit cards, a social security card, birth certificate or passport in your wallet or purse, except when needed.
- Reduce the amount of personal information that is in circulation. Remove your name from the marketing lists of the three major credit reporting bureaus.
- Install a locked mailbox at your residence or business to reduce mail theft.
- When you order new checks, do not have them sent to your home address. Have them sent to a post office box or arrange to pick them up at your bank.
- Reduce the number of credit cards you actively use to a bare minimum. Carry only one or two credit cards in your wallet. Cancel all unused credit card accounts.
- Never give out your credit card number or other personal information over the telephone, unless you have a trusted business relationship with the person or company and you have initiated the telephone call.
- Order your credit report once a year from each of the three major credit bureaus to check for inaccuracies and fraudulent use of your accounts.
- Always take credit card receipts with you. Never throw them in a public trash container.
- Memorize all your passwords. Do not record them on anything in your wallet or purse.
- Protect your social security number. Release it only when absolutely necessary.
- Shred all unnecessary sensitive information to include financial statements, utility bills and credit card receipts. Home shredders can be purchased at many office supply stores.
- Only use trusted internet sites to purchase items with your credit/debit cards.