

## Identity Theft – Minimizing Your Risk

Identity theft occurs when someone uses your personal information without your permission to commit fraud or other crimes. Here are steps you can take to minimize your risk:

1. Contact any of the three major credit bureaus to place a fraud alert on your credit file. The fraud alert advises new and potential creditors that they should contact you before opening any new accounts in your name. Additionally, your existing creditors are advised to contact you prior to making any changes (e.g., credit limit change) in your account. Once you notify one credit bureau, the fraud alert will be sent automatically to the other two. All three credit bureaus will send you credit reports free of charge once they receive the fraud alert. The three credit bureaus can be contacted at:

Transunion  
1-800-680-7289

Equifax  
1-800-525-6285

Experian  
1-888-397-3742

2. Continue to check all your accounts on a regular basis for unusual activity.
3. Call or access the Federal Trade Commission (FTC) Identity Theft Hotline to get a good overview of what to do when you think your information may have been stolen but have no evidence that it is being used. Call 1-877-438-4338. Press #3. The FTC also has a Web site with extensive information about identity theft at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).