

The following information can be found at the Federal Trade Commission website www.ftc.gov

Helpful Tips to avoid Identity Theft:

- 1) Avoid carrying identification in your wallet or purse that has your social security number on it. Memorize your social security number if possible and keep the card somewhere safe at home.
- 2) If someone asks you to provide a Social Security number, ask them why they need it, how they're going to keep it filed and how they're going to keep it protected?
- 3) Keep personal documents with identification information, including social security number, name, date of birth, etc, safe at home.
- 4) Shred documents such as credit card statements, health insurance statements, or any other documents with your personal information; do not just throw them away. Identity thieves will dig through trash to find documents with that information.
- 5) Never give out personal information on the phone or internet unless you know who you are dealing with.

Helpful Tips to Detect Identity Theft:

- 1) Monitor your credit report regularly to ensure no fraudulent accounts have been opened. Check your credit report at www.annualcreditreport.com . Federal Law gives you the right to a free, yearly credit report.
- 2) Review your financial accounts regularly to ensure the only charges made were made by you or authorized by you.

What to do if your wallet/purse has been stolen, with your social security card or personal information?

- 1) Cancel any accounts you suspect may have been tampered with. Cancel credit or debit cards to prevent fraudulent charges.
- 2) Notify one of the three major credit bureaus to put a fraud alert on your social security number (See "Additional Resources" near the bottom of this page). Without a fraud alert on your Social Security Number, an identity thief can re-open cancelled bank accounts and/or open new fraudulent accounts in your name. Once you notify one of the credit bureaus, the other two are automatically notified of the fraud alert.
- 3) Contact any creditors or institutions where your information was misused. Follow up in writing to dispute the fraudulent accounts and request a letter that resolves the disputed accounts.
- 4) Report the fraud or suspected fraud to your local police department. Many agencies require a police report. Call as soon as possible to report the fraud.
- 5) Call the Federal Trade Commission to create an affidavit that can be used to submit to creditors trying to collect on fraudulent accounts. Call toll free at 1-877-ID-THEFT or go to www.ftc.gov/idtheft

Additional Resources:

- 1) The Three Major Credit Bureaus:
 - a) [Equifax](#) - 1-800-525-6285
 - b) [Trans Union](#) - 1-800-680-7289
 - c) [Experian](#) - 1-888-397-3742
- 2) Contact 1-800-772-1213 or go to <http://www.ssa.gov/pubs/10064.html#new> for information on how to get a new social security card if yours has been lost or stolen.
- 3) Also visit <http://www.ssa.gov/pubs/10064.html#new> for information on when you can or cannot be issued a new social security number.
- 4) The closest Social Security Office to Hastings is located at:
190 E. 5th Street, Suite 800
Saint Paul, MN 55101
- 5) www.ftc.gov/idtheft
- 6) Go to <http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/index.html> detailed information on how to deter, detect, and defend against identity theft.