

Identity Theft: Protect Yourself



Identity theft happens when someone uses your personal or financial information, like your Social Security number or credit card number, without your permission. There are things you can do to reduce the chance someone will steal your identity.

How does identity theft happen?

Someone might steal your name and address, credit card or bank account numbers, Social Security number, or medical insurance account numbers. They could use your information to:

- ▶ get new credit cards or other accounts in your name
- ▶ get a job
- ▶ steal your tax refund
- ▶ use your health insurance to get medical care

How will I know if someone steals my identity?

- ▶ **Check your bills and account statements.** Look for things you didn't buy, withdrawals you didn't make, or changes to your address that you didn't expect.
- ▶ **Look at your medical bills and insurance statements.** You might see charges you don't recognize.
- ▶ **Check your credit reports for mistakes or accounts you don't recognize.** Right now, the three nationwide credit bureaus — Equifax, Experian, and TransUnion — let you get a free report online once a week. Get your free weekly report from each bureau at [AnnualCreditReport.com](https://www.annualcreditreport.com).

You also get a free yearly credit report from each bureau at [AnnualCreditReport.com](https://www.annualcreditreport.com) or by calling **1-877-322-8228**.

How do I protect myself from identity theft?

There are things you can do to help keep your information safe.

- ▶ **Protect documents with personal information.** Keep things like your birth certificate, Social Security card, and account statements in a safe place. Shred papers with personal information on them before you throw them away.
- ▶ **Don't give your Social Security number to someone who calls, texts, or emails you.** Even if they say they're from the government, your bank, or a company you know. They're not. It's a scam.
- ▶ **Protect your information online and on your phone.** Use passwords that are hard to guess. Add multi-factor authentication for extra security on accounts that offer it.

How do I report identity theft and get help?

If you think someone stole your identity, report it to the Federal Trade Commission. You'll get a free personal recovery plan with next steps.

- ▶ To report in English, go to **IdentityTheft.gov**
- ▶ To report in Spanish, go to **Robodeldentidad.gov**
- ▶ If you're more comfortable reporting in another language, call **1-877-438-4338** and press 3 to report in your preferred language. Interpreters are available from 9:00am – 5:00pm ET.