



Office of the Sheriff

**ANOKA COUNTY
SHERIFF BRAD WISE**

Tips to Minimize Your Risk of being a Victim of Identity Theft

How can I minimize my risk of being a victim of identity theft? In today's world, you cannot have complete control over whether or not you will become a victim of identity theft. But there are certain steps you can take to minimize your risk.

- Order a copy of your credit report. An amendment to the federal Fair Credit Reporting Act requires each of the major nationwide consumer reporting companies to provide you with a free copy of your credit reports, at your request, once every 12 months. To order your free annual report from one or all the national consumer reporting companies: Order online at annualcreditreport.com or call 1-877-322-8228.
- Place passwords on your credit card, bank, and phone accounts. Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your Social Security number or your phone number, or a series of consecutive numbers. When opening new accounts, you may find that many businesses still have a line on their applications for your mother's maiden name. Ask if you can use a password instead.
- Secure personal information in your home, especially if you have roommates, employ outside help, or are having work done in your home.
- Don't give out personal information on the phone, through the mail, or on the Internet unless you've initiated the contact or are sure you know who you're dealing with. Identity thieves are clever, and have posed as representatives of banks, Internet service providers, and even government agencies to get people to reveal their Social Security number, mother's maiden name, account numbers, and other identifying information. Before you share any personal information, confirm that you are dealing with a legitimate organization. Check an organization's website by typing its URL (web address) in the address line, rather than cutting and pasting it from an e-mail. Many companies post scam alerts on their websites when their name is used improperly. Or call customer service using the number listed on your account statement.
- Treat your mail and trash carefully. Deposit your outgoing mail in post office collection boxes or at your local post office, rather than in an unsecured mailbox. Promptly remove mail from your mailbox.
- If you're planning to be away from home and can't pick up your mail, contact the U.S. Postal Service at <https://holdmail.usps.com/holdmail/> or call 1-800-ASK-USPS to request a vacation hold. The Postal Service will hold your mail at your local post office until you can pick it up or are home to receive it.
- To thwart an identity thief who may pick through your trash or recycling bins to capture your personal information, tear or shred your charge receipts, copies of credit applications, insurance forms, physician statements, checks and bank statements, expired charge cards that you're discarding, and credit offers you get in the mail. To opt out of receiving offers of credit in the mail, call: 1-888-5-OPTOUT (1- 888-567-



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8688). Note: You will be asked to provide your Social Security number which the consumer reporting companies need to match you with your file.

- Don't carry your Social Security card; leave it in a secure place. Give your Social Security number only when absolutely necessary and ask to use other types of identifiers. If your medical insurance provider uses your Social Security number as your policy number, ask to substitute another number.
- Carry only the identification information and the credit and debit cards that you'll actually need when you go out.
- Be cautious when responding to promotions. Identity thieves may create phony promotional offers to get you to give them your personal information.
- Keep your purse or wallet in a safe place at work; do the same with copies of administrative forms that have your sensitive personal information.
- When ordering new checks, pick them up from the bank instead of having them mailed to your home mailbox. For more information on identity theft, go to www.consumer.ftc.gov