

# KNOW BEFORE YOU GO

## Identity Theft

### Tips for identity theft protection

An identity thief takes your personal information and uses it without your knowledge. The thief may run up debts or even commit crimes in your name. The following tips can help you protect yourself and your identity.

### Clues that someone has stolen your information

- \$ You see withdrawals from your bank account that you can't explain.
- \$ You don't get your bills or other mail.
- \$ Merchants refuse your checks.
- \$ Debt collectors call you about debts that aren't yours.
- \$ You find unfamiliar accounts or charges on your credit report.
- \$ Medical providers bill you for services you didn't use.
- \$ The IRS notifies you that more than one tax return was filed in your name, or that you have income from an employer you don't work for.
- \$ You get notice that your information was compromised by a data breach at a company where you do business or have an account.



If your wallet, Social Security number, or other personal information is lost or stolen, there are steps you can take to help protect yourself from identity theft:

### Protect your Social Security number

Do not carry your Social Security card in your wallet.

### Fight "phishing" – don't take the bait

Scam artists "phish" for victims by pretending to be banks, stores or government agencies. They do this over the phone, in e-mails and in the regular mail. Do not give out your personal information to verify your account number or password, unless you can verify who is asking.

### Keep your identity from getting trashed

Shred or tear up papers with personal information before you throw them away. Shred credit card offers and "convenience checks" that you don't use.

### Control your personal financial information

California law requires your bank and other financial services companies to get your permission before sharing your personal financial information with marketing companies, but you also have the right to limit some sharing of your personal information.

### Shield your computer from viruses and spies

Lock digital access with a password. Use firewall, virus and spyware protection software that you update regularly. Download free software only from sites you know and trust. Set your web browser security to at least "medium." Do not click on links in pop-up windows or in spam email.



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