

Identity Theft

Identity theft happens very easily because every identifying number you possess - Social Security number, credit card, driver's licenses and telephone number - are like keys that unlock access to money or goods. For example, a thief can use these numbers to apply for a credit card in your name - then rack up charges. Some victims have been denied jobs or pressed for credit card payments for crimes committed by an identity thief.

A thief can steal these numbers easily by stealing your wallet, taking mail from your mailbox, going through your trash for discarded bills and receipts, or by asking for it over the telephone on some pretext. If someone steals your identity it can be a time-consuming hassle to clean up your credit report. Following are tips for minimizing the risk of identity theft. For more information, call Janesville Police Department at (608)755-3133.

- Never carry your Social Security number or card in your wallet or have it printed on checks. Guard your Social Security number closely, giving it out only to official authorities or businesses you trust. Some firms will accept another identifier if you ask.
- Be careful how you dispose of documents. Shred them if you can. Be especially careful with receipts, credit applications, insurance forms, bank checks and statements, and credit offers you get in the mail.
- Guard your mail from theft. Deposit outgoing mail in post office collection boxes or at the post office. Promptly remove mail from your mailbox after delivery.
- Before you reveal any personal information, find out how it will be used and whether it will be shared with others. Ask if your information can be kept confidential.
- Keep items with personal information in a safe place, especially if you have roommates, outside help or are having service work done in your home.
- Don't give personal information on the phone, through the mail or on the Internet - for example, on college reunion sites - unless you have initiated the contact or know who you're dealing with.
- Exercise your right to stop your credit header from being sold, which will stop preapproved offers of credit. Call the credit bureau's toll-free line: (888) 567-8688.
- Check your credit report at least once a year from each of these major credit reporting agencies: Equifax, Experian, and TransUnion. Make sure reports are accurate and only include activities that you have authorized. Visit AnnualCreditReport.com to obtain free copies of your credit reports once per year.
- Check bank and credit statements item by item. Follow up with creditors if your bills don't arrive on time. A missing credit card bill could mean an identity thief has taken over your account and changed your billing address to cover his tracks.
- Put passwords on your credit card, bank and phone accounts. But 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.
- Only carry identification information and cards you actually need.