## **Identity Theft/ Fraud Crimes**

Crimes involving fraud and identity theft can occur with even just a small amount of information. It can occur with any amount of personal information including your credit card number, date of birth, social security number, or even your name and address. Below are a few ways to protect yourself:

- Do not carry personal documents with you if they are not necessary. This includes your social security card, birth certificate, etc. This decreases the chances that they could be stolen or lost.
- Do not give any personal information over the phone if you are not 100% sure you know and trust who you are speaking with. Scammers like to place phone calls, especially to elderly residents, trying to obtain enough information to steal from you.
- Make sure you retrieve your credit card when you are shopping and getting gas. Many
  machines require that you leave your chip card in for an extended period, increasing the
  chances that you may forget to retrieve it. Be careful not to forget it.
- Use a minimal number of credit/debit cards and carry as few as possible with you. The less you carry, the less that can be compromised.
- Monitor your credit report at least once a year. This allows you to make sure no accounts have been created without your knowledge.
- When creating passwords and pin numbers, do not use information that could be easily obtained. This includes a date of birth, name, pet's name, etc. You also should not use common words such as "password" or easy number combinations such as "1234".
- Review your credit card and bank account statements regularly to make sure that no fraudulent transactions have occurred.
- Shred any pre-approval offers you receive in the mail. Throwing them in the trash gives someone an opportunity to obtain them and open the account fraudulently without your knowledge.
- Never obtain gift cards of any kind to pay someone. A common practice is to ask you to obtain multiple Google Play or iTunes gift cards and then pass the card information along. If a company legitimately needs to work with you to obtain money, it will not be done in this method.
- Verify who you receive phone calls from requesting personal information. If you are unsure, you
  can always hang up and search for a phone number to contact the company contacting you. If
  you know you have been paying your bills and do not owe anyone, this is the best option to
  protect yourself.

Visit Identitytheft.gov for more information