

IDENTITY THEFT (FRAUD)-HOW TO PROTECT YOURSELF

Fraud is a criminal offense that resulted in an estimated \$660 billion in losses to the business community in calendar year 2003. Losses are passed on to consumers in the form of higher prices even higher taxes and reduced services or benefits. A very fast growing form of fraud is Identity theft (identity fraud), the criminal act of taking (stealing) one's personal and financial information such as name, address, date of birth, social security number, or bank (checking/savings) account number, by unauthorized individuals who use the information to establish new, illegal accounts to obtain money and/or merchandise. Identity thieves steal thousands from unsuspecting victims by opening credit cards, obtaining loans, leasing property or even committing crimes using the victim's good name and credit. Some guidance on preventing Identity theft:

DAILY ACTIVITIES

- Ensure that PIN numbers, debit, and credit cards are not observed by anyone while using ATM's and pay stations
- Save receipts-avoid leaving them at bank machines, bank counters, trash receptacles, unattended gasoline pumps
- Memorize PIN numbers, passwords, social security number-do not list them anywhere in your purse/wallet

PERSONAL FINANCIAL MATTERS

- Obtain and review a copy of your credit report at least once a year
- Avoid carrying your social security card in your wallet/purse
- Empty your wallet/purse of extra credit cards and close unused credit card or bank accounts
- Purchase and use a paper shredder to shred pre-approved credit applications, credit card receipts, bills, and other financial information you no longer need before disposing in the trash or recycle bin-identity thieves have been know to "dumpster dive" in search of discarded personal information
- Keep a list of your credit card numbers and company contact information in a secure place and notify each card company immediately in case of theft or loss
- You may remove your name from pre-approved credit line mailing lists by calling 1-888-567-8688
- Only provide personal data to agencies who require it for action you have initiated

MAIL

- Collect your home mail as soon as possible
- Place all out-going (stamped/metered) mail in official US mail boxes or at the post office-avoid placing out-going mail in your home mail box for the mail carrier to pick up
- Have the Postal service hold your mail if are traveling away from home for a few days or more
- Contact creditors/banks if expected paper bills do not arrive

COMPUTER/INTERNET

- If you make purchases via a computer and internet use a firewall and anti-virus software and confirm the accuracy (correct address) of the site you are viewing
- Ensure you receive a secure authentication key/verification from your provider when disclosing checking and credit card account numbers and other personal financial data

Please safeguard your personal and financial information. Please contact Internal Audit at 562-4550, with questions or comments.

Sources: <http://www.fdle.state.fl.us> <http://myfloridalegal.com/identitytheft>