

Look Out for Identity Theft

It is important to always be on guard against identity theft (when someone uses your personal or financial information without your consent). Why be so vigilant? Because thieves are constantly looking for ways to steal data, and it's easiest for them when you are not paying attention to the early warning signs. To know if you've been a crime victim, be on the lookout for:

- Credit card and checking account statements that don't arrive when they should.
- Being denied credit for no reason.
- Bills for purchases you never made.
- Collection agencies trying to collect on debts that you didn't incur.
- Bills from credit accounts you did not open.
- Unauthorized charges on your telephone or checking account statements.
- Credit reports showing new, unauthorized accounts.

If you have been a victim of identity theft, take swift action:

- Place a fraud alert on your credit file by contacting a major credit reporting bureau (Trans Union, Experian, or Equifax). The other bureaus will be notified and will place alerts on their files. Free reports will be sent to you.
- Alert affected businesses over the phone and in writing. Close tampered accounts or those opened without your consent.
- File a police report. Ask for a copy of the report too – you may need it for businesses requiring proof of the crime.
- Report the crime to the Consumer Financial Protection Bureau.