



## What is Identity Theft?

Identity theft occurs when someone steals your personal information and uses it to commit financial fraud or other crimes.

Personal information includes your name, address, driver's license number, Social Security number, mother's maiden name, birth date, bank account, credit card, or PIN number.

## ID Theft Warning Signs

- ◆ You receive bills from a credit account you did not open.
- ◆ You see unauthorized charges on your credit, long distance, or bank accounts.
- ◆ You are contacted by a collection agency regarding a debt you did not incur.
- ◆ Checks disappear from your checkbook.
- ◆ Bank and credit billing statements don't arrive on time.
- ◆ Your credit report shows accounts you did not authorize.
- ◆ You are turned down for a credit card, loan, mortgage, or other form of credit due to unauthorized debts on your credit report.

## ID Theft Prevention Tips

- 1 Never click on the link provided in an email** you believe is fraudulent. It may contain a virus that can contaminate your computer.
- 2 Never provide your personal information or password to unsolicited callers or Internet requests.** A financial institution would never ask you to verify your account information online. If you believe it is legitimate, call the financial institution directly.
- 3 Review account statements regularly to ensure all charges are correct.** If your account statement is late in arriving, call your financial institution to find out why. If your financial institution offers electronic account access, periodically review activity online to catch suspicious activity.

## 4 Minimize the amount of personal

**financial information you carry.** Memorize passwords and PIN numbers instead of carrying them with you, keep your Social Security card at home and only give out the number when absolutely necessary.

**5 Keep personal financial information in a secure place in your home.** Shred identifying information before throwing it away.

**6 Pick up new checks or credit cards at your bank rather than having them delivered.** Don't print your driver's license or Social Security numbers on your checks.

**7 Verify you are on a secure server before giving your credit card number or other financial information online.** Check for the "https" web address and padlock icon.

**8 Order a copy of your credit report at least once a year** from each of the three credit bureaus to check for inaccuracies or fraudulent use of accounts.

## Credit Reporting Bureaus

Report fraud or request a copy of your credit report by contacting the three primary credit reporting bureaus.

### EXPERIAN

[www.experian.com](http://www.experian.com)  
[www.freecreditreport.com](http://www.freecreditreport.com)  
(888) 397-3742

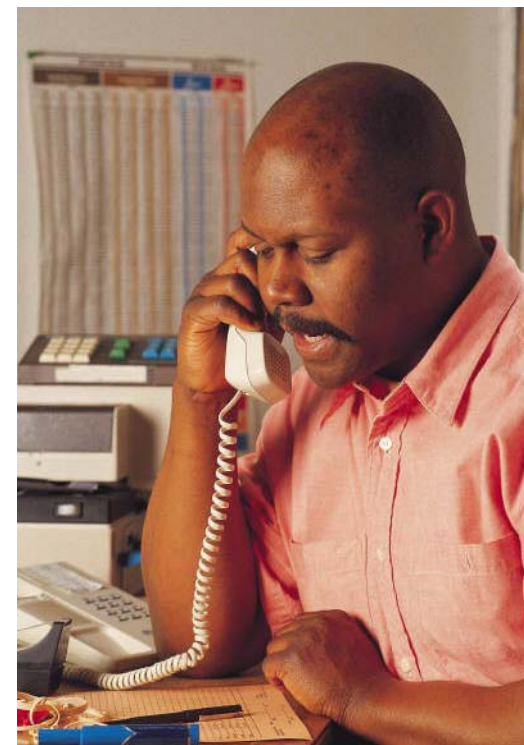
### EQUIFAX

[www.equifax.com](http://www.equifax.com)  
(800) 685-1111 (order report)  
(800) 525-6285 (report fraud)

### TRANS UNION

[www.transunion.com](http://www.transunion.com)  
(800) 680-7289 (report fraud)

When you report fraud to one bureau, each agency should send you a copy of your credit report and place a fraud alert on your account.



## Message from Attorney General Stephen Six:



Dear Kansans,

Criminals today are often more interested in stealing your good name than stealing your cash.

You may not even realize your identity has been stolen until you are denied credit, turned down for a job, or sent a bill for

purchases you did not make. By that time, your good name and credit history may be in ruins and take months or even years to rebuild.

This brochure contains helpful information on spotting identity theft early. By taking a few precautions, you can help stop this crime.

If you are a victim of identity theft, this brochure will help you take the steps necessary to stop thieves in their tracks and minimize the damage to your financial history.

As always, please contact my Office of Consumer Protection with your questions on identity theft or any other consumer issue.

Sincerely,

A handwritten signature in black ink that reads "Stephen N. Six".

Stephen N. Six

## Reporting Identity Theft

- ◆ File a police report to provide creditors with proof of the crime.
- ◆ Contact the three primary credit reporting bureaus to place a “Fraud Alert” or freeze on your report.
- ◆ Review your credit report for unauthorized account activity.
- ◆ Report unauthorized charges and accounts to your financial institution and the credit bureaus immediately by phone and in writing. Cancel the accounts.
- ◆ If your wallet or purse is stolen, immediately cancel your credit and debit cards and get replacements. Put a “stop payment” on all lost checks.
- ◆ Report the theft to the Federal Trade Commission online at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or by calling 1-877-ID-THEFT (438-4338) or TTY 1-866-653-4261.
- ◆ Report the theft and your response to the Attorney General’s Office. Call **785-296-3751** or **1-800-432-2310** to request a complaint form.



Consumer Protection/Antitrust Division  
120 SW 10th Avenue, 2nd Floor  
Topeka, KS 66612-1597  
(785) 296-3751 or 1-800-432-2310  
[www.ksag.org](http://www.ksag.org)

# IDENTITY THEFT PROTECTION



- *Warning Signs*
- *What To Do if You Fall Victim*
- *Prevention Tips*
- *Credit Reporting Bureaus*

Provided by Kansas Attorney General  
**Stephen N. Six**