December was the National Identity Theft Prevention and Awareness Month and yet we all bared witness to one of the largest identity theft incidents in recent history with over 120 Million victims from one store. According to the Federal Trade Commission (FTC) Identity Theft is the fastest growing crime in the country and possibly in the world. There are multiple ways that someone’s identity can be stolen. One way is if someone breaks into your house and steals your personal information, such as your birth certificate or credit card statements. Or someone could retrieve your credit card information after you have purchased something online. Whenever you use a credit card or your social security number your identity is at risk. Most people assume that it won’t ever happen to them, but you can never be sure, so you would rather be safe than sorry.

TO PREVENT & REDUCE THE THREAT OF FALLING VICTIM OF THIS CRIME, HERE ARE A FEW TIPS:

- Minimize the number of credit cards and identification carried in a wallet or purse. Don’t carry bank account numbers, PIN’s birth certificates or passports in a wallet or purse, except when needed.
- Avoid carrying more blank checks than actually needed. An identity thief can fraudulently use the sensitive information often pre-printed on checks (address, bank account telephone numbers).
- Keep good backup information about your accounts, in the event your wallet or purse is stolen or lost.
- Review your credit card statements and your checking account statements often, to ensure that no fraudulent activity has taken place.
- Obtain a copy of your credit report from each of the three major credit bureaus at least once a year to check for discrepancies.
- Obtain credit cards and business cards with your picture on them, whenever possible.

WHAT TO DO IF YOU ARE THE VICTIM OF IDENTITY THEFT:

- Act QUICKLY and assertively to minimize the damage.
- Report the crime to the Police.
- Call all creditors and cancel all appropriate accounts.
- Immediately contact the fraud units of the three credit reporting companies.
- Keep a log of all conversations, dates, names, and telephone numbers.
- Send correspondence by certified mail & keep copies of all letters.

FOR ADDITIONAL INFO CONTACT THE COMMUNITY STRATEGIES BUREAU AT 847-866-5019