
How: How can you prevent identity theft?

There are many things you can do to help prevent identity theft:

Monitor your financial accounts and statements.

Monitor your credit reports and make sure there are no unknown items present.

Use unique passwords to protect your electronic logins.

Store your personal information in a safe place.

Shred or destroy any documents that you **do not need** that contain your personal information, from junk mail to old statements.

Make sure you know who has access to your personal information.

Make sure all your accounts have your up-to-date contact information in case they need to contact you.

“No one deserves to be a victim of identity theft”

-Identity Theft Resource Center

Identity Theft Facts

Only 28% of identity theft cases involve credit or financial fraud. Phone, utility, bank, and employment fraud make up another 50% of the cases.

The average ID theft case takes 30 hours and costs \$500 to correct.

www.transunion.com

For More Information visit

www.ftc.gov/idtheft

www.idtheftcenter.org

CSB Tip:



Identity theft won't be this obvious. Make sure you are aware of who you give your personal information to!

Identity Theft

Who

What

When

Where

How

What you should know about
Identity Theft



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Identity Theft

“Identity theft occurs when someone uses your personally identifying information, like your name, social security number, or credit card number, without your permission to commit fraud or other crimes.”

-Federal Trade Commission

Identity theft can happen to anyone at any time.

It is important to understand what identity theft is and what you can do to protect your identity.

ID theft may result in fraudulent bank accounts, credit cards, and loans.

Thieves may also try to obtain jobs, driver’s licenses, and/or assume your complete identity.

Central Savings Bank has provided this brochure with information about identity theft and an outline of the Who, What, When, Where and How’s of Identity Theft.

Who: Who can fall victim to identity theft?

Almost anyone can become a victim of identity theft.

What: What is Identity Theft?

Identity theft is when someone uses your personal information to commit fraud or other crimes.

When: When do they get the information?

They get the information any time they can.

Where: Where do identity thieves get personal information?

It can come from a number of places using a number of techniques

From dumpster diving, skimming, phishing, old fashioned stealing. or by using false inquiries to obtain your personal information from banks, credit unions, utility companies, or anywhere your personal information may be stored.

How: How do they steal an identity?

They take the personal information that they have gathered and they open bank accounts and credit cards.

They can use social security numbers to obtain jobs, loans, and drivers licenses.

Who: Who do I contact if my identity has been stolen?

Contact all three credit reporting agencies and place a fraud alert on your report:

Equifax (1-800-525-6285)

Experian (1-888-397-3742)

TransUnion (1-800-680-7289)

Contact the accounts that have been tampered with and inform them of what is happening.

File a police report: a police report is an important document that will give you proof of the crime with creditors.

Contact your financial institution and inform them of what is happening, they may be able to provide you with more information and help.

Identity Theft Fact:

Anything you do with your personal information an identity thief could try to do.