

INTERACTIVE TOOLKIT



DETER · DETECT · DEFEND

# AVOID ID THEFT

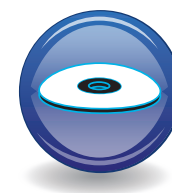
[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)



FIGHTING BACK AGAINST  
**IDENTITY THEFT**

FEDERAL TRADE COMMISSION

HOW TO PLAN & HOST  
PROTECT YOUR  
IDENTITY  
DAYS



## ABOUT THIS TOOLKIT

The Federal Trade Commission has developed this toolkit to help organizations combat identity theft by raising awareness and educating people through a *Protect Your Identity Day*. This kit provides information and sample materials to help plan and host a successful *Protect Your Identity Day*.

Included in this kit is a CD that contains the entire kit contents, which you can customize and print. The CD also includes *Deter, Detect, Defend* videos for computer broadcast and *Talking About Identity Theft: A How-To Guide*, which offers more sample materials, including a speech, presentation, and template media materials in English and Spanish. You also can download that guide at [ftc.gov/idtheft](http://ftc.gov/idtheft).

This kit also includes a DVD that features *Deter, Detect, Defend* videos for television broadcast.

### HOW TO USE THE CD-ROM:

1. Load the CD-ROM in your computer.
2. **PC:** If you use Windows, Autorun will launch the program automatically. If Autorun is not active, double-click the “My Computer” icon and then double-click on the “Interactive Toolkit” icon.

**MAC:** Double-click the “Interactive Toolkit” icon then double-click the file you would like to view.

### HOW TO USE THE DVD:

Follow the normal loading instructions for your DVD player.

## HOW TO PLAN & HOST *PROTECT YOUR IDENTITY DAYS*

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## ABOUT IDENTITY THEFT

### WHAT IS 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.

The Federal Trade Commission estimates that as many as 10 million Americans have their identities stolen each year. In fact, you or someone you know may have experienced some form of identity theft.

Identity theft is serious. People whose identities have been stolen can spend hundreds of dollars and dozens of hours cleaning up the mess thieves have made of their good name and credit record. Consumers victimized by identity theft may lose out on job opportunities, or be denied loans for education, housing, or cars because of negative information on their credit reports. They may even be arrested for crimes they did not commit. The potential for damage, loss, and stress is considerable.

### HOW DO THIEVES STEAL AN IDENTITY?

Identity theft starts with the misuse of your personally identifying information. For identity thieves, your name and Social Security number, credit card numbers, or other financial account information is as good as gold.

Skilled identity thieves may use a variety of methods to get hold of your information:

- ✓ **They may steal your mail, wallet, or purse.**
- ✓ **They may get personal information from you** by posing as legitimate companies through email, in a practice known as “phishing.” Or they might lie to you on the phone.
- ✓ **They may take your information from businesses or other institutions** by stealing personnel records, bribing or conning an employee who has access to these records, or breaking into your records electronically.

Some identity theft victims even report that their information has been stolen by someone they know.

### **TIPS** AVOID ID THEFT: DETER, DETECT, DEFEND

While nothing can guarantee that you won’t become a victim of identity theft, you can take specific steps to minimize your risk, and minimize the damage if a problem develops. It’s about following the “3 D’s” of identity theft protection – Deter, Detect, Defend.





## **DETER:**

### **DETER IDENTITY THIEVES BY SAFEGUARDING YOUR INFORMATION**

- Shred financial documents and paperwork** with personal information before you discard them.
- Protect your Social Security number.** Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.
- Don't give out personal information on the phone, through the mail, or over the Internet** unless you have initiated the contact and know who you are dealing with.
- Never click on links sent in unsolicited emails;** instead, type in a Web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up-to-date. Visit [OnGuardOnline.gov](http://OnGuardOnline.gov) for more information.
- Don't use an obvious password** like your birth date, your mother's maiden name, or the last four digits of your Social Security number.
- Keep your personal information in a secure place** at home, especially if you have roommates, employ outside help, or are having work done in your house.

## **DETECT:**

### **DETECT SUSPICIOUS ACTIVITY BY ROUTINELY MONITORING YOUR FINANCIAL ACCOUNTS & BILLING STATEMENTS**

- Be alert to signs that require immediate attention:**
  - ✓ **Mail or bills that do not arrive as expected.**
  - ✓ **Unexpected credit cards or account statements.**
  - ✓ **Denials of credit for no apparent reason.**
  - ✓ **Calls or letters about purchases you did not make.**
- Inspect:**
  - ✓ **Your credit report.** Credit reports have information about you, including what accounts you have and your bill paying history.
  - ✓ **Your financial statements.** Review financial accounts and billing statements regularly, looking for charges you did not make.

### **Order your credit report:**

- ✓ The law requires the major nationwide consumer reporting companies – Equifax, Experian, and TransUnion – to give you a free copy of your credit report each year if you ask for it.
- ✓ Visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or call **1-877-322-8228**, a service created by these three companies, to order your free credit reports each year. Or you can write: **Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.**

## **DEFEND:**

### **DEFEND AGAINST IDENTITY THEFT AS SOON AS YOU SUSPECT A PROBLEM**

- Place a “Fraud Alert” on your credit reports, and review the reports carefully.** The alert tells creditors to follow certain procedures before they open new accounts in your name or make certain changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient:

**Equifax: 1-800-525-6285**

**Experian: 1-888-EXPERIAN (397-3742)**

**TransUnion: 1-800-680-7289**

Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.

- Close accounts.** Close any accounts that have been tampered with or established fraudulently.
  - ✓ **Call the security or fraud departments** of each company where an account was opened or changed without your okay. Follow up in writing, with copies of supporting documents.
  - ✓ **Use the Identity Theft Affidavit** at [ftc.gov/idtheft](http://ftc.gov/idtheft) to support your written statement.
  - ✓ **Ask for written verification** that the disputed account has been closed and the fraudulent debts discharged.
  - ✓ **Keep copies of documents and records** of your conversations about the theft.
- File a police report.** File a report with law enforcement officials to help you with creditors who may want proof of the crime.
- Report your complaint to the Federal Trade Commission.** Your report helps law enforcement officials across the country in their investigations.

**Online: [ftc.gov/idtheft](http://ftc.gov/idtheft)**

**By phone: 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-4261**



## ABOUT *PROTECT YOUR IDENTITY DAY*

The Federal Trade Commission, the nation's consumer protection agency, helps people learn how to minimize the risk of becoming a victim of identity theft.

While there is no fool-proof way to avoid identity theft, there are ways to minimize the chances of becoming a victim and minimize the damage should a theft occur. Hosting a *Protect Your Identity Day* can show your community how.

Law enforcement officials, state attorneys general, state and local government, and community and business leaders each can play a pivotal role in educating the public. We encourage you to host a *Protect Your Identity Day* in your community.

There is no single date for a *Protect Your Identity Day*. You can designate any day that works for your community or organization. The important thing is to take the lead in educating your particular community about avoiding identity theft.

### HOST A *PROTECT YOUR IDENTITY DAY*

Hosting a *Protect Your Identity Day* is easy, and there are many ways to do it. When, where, and how it happens is up to you. Consider hosting a media event, such as a press conference, to raise awareness of the Day and the issue. Or stage a dedicated event at your local civic center, police station, mall, public library, or university. Or arrange a booth at an existing community event, such as a county fair or festival. You might consider hosting a "shred event" so people in your community can shred unwanted personal information and records. This could be a half-day or full-day event. If you are interested in expanding your reach and resources, recruit a partner organization as a co-sponsor.

Here are three possible approaches for implementing your Day:

1. **Media outreach**
2. **Partnership outreach**
3. **Events**

We offer step-by-step guidance and customizable template materials to help you implement each approach. Different levels of engagement will enable you to use your resources to maximum effect.





## OUTREACH TO MEDIA

When hosting a *Protect Your Identity Day*, you can work with local media to spread the word to your community about identity theft and demonstrate your group's commitment to fighting this crime.

Media outreach takes many forms – from a call to a reporter to suggest a story to issuing a formal press release to organizing a media event. All can be effective. The important thing is to tailor the outreach to your organization's particular approach to *Protect Your Identity Day*.

Following are two sections that offer basic guidance about reaching out to media and planning a media event.

For more information on media outreach and template media materials, please visit [ftc.gov/idtheft](http://ftc.gov/idtheft), and refer to the CD in this kit. See Section 7 of *Talking About Identity Theft: A How-To Guide*.

### 6 STEPS TO MEDIA SUCCESS ON *PROTECT YOUR IDENTITY DAY*

Whether your organization plans on releasing helpful tips to consumers about how to combat identity theft on its *Protect Your Identity Day* or hosting a full scale media event, six general steps can help you get positive media coverage for your event.

#### 1 SELECT A TARGET AUDIENCE

Determine who you want to reach. This may include businessmen, financial planners, teachers, your employees or organization's members, or local officials. You may wish to focus on a particular population, such as senior citizens or students.

#### 2 DEVELOP A MEDIA LIST

Once you have identified your target audience, create a media list. It should be comprised of media outlets (local newspapers, television/cable stations, and radio stations) and reporters at each outlet who may find the identity theft issue relevant to the subject area they cover. Include these journalists' names and contact information (phone, email, fax, address) on your list. By communicating with specific individuals at news outlets, you are more likely to get a response.

#### 3 FIND THE NEWS ANGLE

Identity theft is an issue that gets coverage. However, to generate local media interest, your organization should consider what will make your *Protect Your Identity Day* a compelling story. Consider including some of the following to strengthen your local news hook:



- Time the event** around a major identity theft story in the news, possibly when arrests, indictments, or prosecutions are made; during National Consumer Protection Week (early March); or around spring cleaning or back-to-school times, when people are thinking of financial issues.
- Local statistics** that highlight the prevalence of identity theft in your county, city, or state. The FTC compiles statistics on identity theft complaints by state and city.
- Tips and resources** consumers can use to deter, detect, and defend against identity theft.
- Any partners** your organization has chosen to work with to hold a *Protect Your Identity Day*.

#### 4 PREPARE MEDIA MATERIALS & INFORMATION

Once you have your core story idea in place, prepare press materials. Key materials include:

- Press release** – A one- to two-page document with information about your group’s *Protect Your Identity Day* and a quote from your spokesperson(s).
- Media advisory** – A one-page document inviting journalists to attend a *Protect Your Identity Day* media event, should your organization decide to host one as part of the day. The advisory should highlight basic information (who, what, when, and where).
- Talking points** – A one- to two-page document with basic talking points for your spokesperson(s), which highlight how to deter, detect, and defend against identity theft.

For a full suite of template media materials, please visit [ftc.gov/idtheft](http://ftc.gov/idtheft) or refer to the DVD in this kit and see Section 7 of *Talking About Identity Theft: A How-To Guide*.

#### 5 IDENTIFY A MEDIA SPOKESPERSON

It will be helpful to identify possible spokespersons early on whom the media can interview. These could be a victim who can offer first-hand testimonial and an expert – either a law enforcement officer or a politician. A strong spokesperson is credentialed and knowledgeable about the identity theft issue and is comfortable speaking to the media. If your spokesperson wants more information on identity theft, he or she can get up to speed at [ftc.gov/idtheft](http://ftc.gov/idtheft).

#### 6 CONTACT (OR “PITCH”) THE MEDIA

Contact the media about 10 days prior to *Protect Your Identity Day*. Typically, it is helpful to send an email pitch first that includes your press release. Follow up with a phone call to the reporter the next day.

#### PLAN A MEDIA EVENT ON *PROTECT YOUR IDENTITY DAY*

Media events or press conferences allow you to deliver your story to many media outlets at once. When planning a media event, consider:

**TIMING.** Check your local calendar listings before planning an event to make sure it doesn’t conflict with another major media event. The best time to schedule a media event is 10 a.m. This allows time in the morning for the media to review the story options for the day. Consider also that your event might be more successful at certain times of the year (for example: during tax season when financial issues and identity theft are more top-of-mind for consumers).

**LOCATION.** Ideally, the location of the event should be relevant to the issue or story being presented. Take the time to scout your location before you choose it, and visit it again a few times before you host the event. Think about what equipment you will need (for example: podium, microphone, other A/V items, media check-in table), as well as space requirements to accommodate attendees and potential press.

**INVITING GUESTS.** Consider inviting community leaders, including the mayor, local law enforcement, local city council members, and noted identity theft experts to speak at a news conference. Also, be sure to invite individuals from the community who may wish to learn more about identity theft (for example: religious groups, fraternal organizations, military, business people, and educators).

**INVITING MEDIA.** The most effective way to invite media to a press conference is through a media advisory. Send your advisory to the reporter about 10 days before your event and again the day before the event.

#### OTHER CONSIDERATIONS.

- Do you need to prepare signs**, like banners and podium signs, that can be placed in front of cameras and photographers?
- Do you have an agenda** or “run of show” that outlines the flow of the media event?
- When will you brief assigned spokesperson(s)** before the media event, go over the event agenda, and prepare for potential questions?
- Who is creating the press kits**, including the agenda, fact sheet, bios of speakers, press release, and other relevant materials?





## OUTREACH TO PARTNERS

Developing relationships with like-minded organizations is an important part of outreach efforts as you work to deter, detect, and defend against identity theft. By joining credible partners who can help expound on your identity theft messages, you can add depth, multiply your “arms and legs,” and increase consumer awareness about identity theft.

### 5 STEPS TO SUCCESSFUL *PROTECT YOUR IDENTITY DAY* PARTNERSHIPS

#### 1 IDENTIFY YOUR PARTNERS

To decide which partners are a good fit, list local organizations that your audience knows and trusts. Seek advice from others like local law enforcement agencies, for example, on which organizations they would recommend aligning with for a *Protect Your Identity Day*.

Some partners that may be appropriate for identity theft prevention include:

- Consumer groups (victims' assistance, legal aid...)
- Law enforcement agencies (police departments, state attorney general's office...)
- City, county, and state government (Department of Motor Vehicles, local Social Security office...)
- Faith-based organizations (churches, temples, mosques, synagogues...)
- Media organizations (radio stations, television stations, newspapers...)
- Business and labor organizations (grocery stores, real estate offices, financial advisors, local unions, utility companies...)
- Seniors' groups (assisted living facilities, area agencies on aging, senior centers...)
- Education groups (schools, libraries, universities...)
- Medical community (hospital administrators, pharmacies, health centers...)
- Military (base officials, veterans, family support offices...)





## **2 DO YOUR HOMEWORK & MAKE CONTACT**

Learn as much as you can about any prospective partners: their role in the community, how they are impacted by identity theft, and how their mission relates to the community or consumer protection and/or privacy.

As you approach potential partners, remember that enthusiasm goes a long way. Call or set up a meeting to start the ball rolling and gauge their interest. During this meeting, tailor your presentation to the particular group as much as possible, and highlight how the partnership could benefit their group. Be prepared to speak about the benefits of addressing identity theft together, the potential “win-win” of a partnership, and background about *Protect Your Identity Day* and identity theft.

## **3 PLAN A PROTECT YOUR IDENTITY DAY**

Once you and your partner(s) have agreed to work together, establish a plan for your *Protect Your Identity Day*, starting with a group brainstorm about how this day could look. Clarify roles and responsibilities, and reach consensus on your goals and strategies for success.

## **4 BE CLEAR ON WHO IS DOING WHAT**

Confirm your partnership arrangements in a letter or email to your new partner organization. This document can be a simple list of the details of the partnership. You may want to include a summary of the role and responsibilities of each partner, as well.

## **5 COMMUNICATE CLEARLY & FREQUENTLY**

Once your partnership is established and outreach is underway, keep your partner(s) informed and involved. It is important to keep local law enforcement agencies aware of your work, too, because they are your allies in the fight against identity theft. Give them notice of any events or special projects that you host.



## PLAN EVENTS

A successful *Protect Your Identity Day* event can raise awareness about identity theft by bringing together a wide range of participants and reaching a wide range of people – either directly or through media coverage.

### 8 STEPS TO A SUCCESSFUL *PROTECT YOUR IDENTITY DAY* EVENT

Following are some important considerations for planning a *Protect Your Identity Day* event.

#### 1 DETERMINE TIMING

Check your newspaper's local calendar listings before planning an event to avoid conflicts. If you plan on inviting the media, the best time to schedule an event is 10 a.m.

#### 2 ESTABLISH A BUDGET

What the event looks like and where it is held will be determined largely by your budget. For example, holding your event at a hotel will involve considerable fees. However, a local police station may be more than willing to offer space at no cost. It is important to prioritize the elements you want in place to make your *Protect Your Identity Day* a success.

#### 3 SECURE A LOCATION

The location of the event should be relevant to the issue or story being presented, be accessible to public transportation, and have ample parking. Scout a few locations before making your choice, and visit a few times before you host the event. Anticipate what equipment will be necessary (for example: podium, microphone, other A/V items, media check-in table), as well as space requirements to accommodate attendees and potential press. Think about police stations, law enforcement offices, grocery stores, places of worship, senior centers, community recreation centers, schools, universities, libraries, public parks, museums, or other community locations.

#### 4 DEVELOP THE RUN OF SHOW

Another important element to consider is the agenda or general run of show for the day. Think through the full event agenda, considering a variety of factors: food and beverages; hand-outs; parking; audiovisual needs; room set-up, and length of program. *See Sample Run of Show on page 19.*





## 5 INVITE GUESTS

Consider inviting community leaders, including the mayor, local council members, law enforcement experienced in dealing with identity theft, and identity theft experts. A proclamation from a prominent official is useful, whether the official is attending or not. *See Sample Proclamation on page 20.* Invite other guests, including all the organizations and individuals you support or with which you're involved.

They may include:

- |  |  |
|--|--|
| <input type="checkbox"/> Consumer groups   | <input type="checkbox"/> Professional associations (outside the workplace) |
| <input type="checkbox"/> Victim advocacy groups  | <input type="checkbox"/> High school or college alumni groups              |
| <input type="checkbox"/> Community or neighborhood associations                              | <input type="checkbox"/> General public (families, individuals)            |
| <input type="checkbox"/> Volunteer and/or charitable organizations                           | <input type="checkbox"/> Former identity theft victims                     |
| <input type="checkbox"/> Civic organizations, local business groups, or chambers of commerce | <input type="checkbox"/> Media   |
| <input type="checkbox"/> Law enforcers   | <input type="checkbox"/> Other   |

## 6 INVITE PRESS

The most common way to invite media to a press conference is by developing and distributing a media advisory to reporters. Send the advisory to the reporter about 10 days before your event and again the day before the event. *See Outreach to Media, Step 6: Contact (or "Pitch") the Media on page 10 for details.*

## 7 CREATE MATERIALS

Whether you are developing a basic invitation and agenda for the day, or a full suite of *Protect Your Identity Day* materials (for example: flier, poster, press materials, agenda, identity theft tips, t-shirts, balloons), build in enough time to create the materials, get input on them from others, revise them appropriately, and produce them. One way to engage the audience on identity theft is to test their knowledge of the issue, with an informative quiz that can be used as a handout. *See Sample Consumer Quiz on page 20.* The FTC's "Avoid ID Theft: Deter, Detect, Defend" logo and materials are available for your use at no cost.

*This kit and many of the FTC publications listed on page 23 can be ordered in bulk, for free, from [ftc.gov/bulkorder](http://ftc.gov/bulkorder).*

## 8 FINALIZE LOGISTICS

Ensure that all logistical details are thought out, implemented, and double-checked. This could include A/V, invitations, spokespersons, and materials.

*For more information about Events, see Outreach to Media, Plan a Media Event on Protect Your Identity Day, on page 11.*

## SAMPLE RUN OF SHOW

- |                     |  |
|---------------------|--|
| 9:30 am – 10:00 am  | Arrivals / Refreshments<br><i>Guests, media (if invited) check in</i>  |
| 10:00 am – 10:05 am | Introductions / Opening Remarks<br><i>Your organization's leader makes welcoming remarks<br/>Local official makes remarks about identity theft</i> |
| 10:05 am – 10:20 am | Deterring, Detecting, and Defending<br>Against Identity Theft in Our Community   |
| 10:20 am – 10:30 am | Identity Theft Panel Discussion<br><i>Several victims of identity theft share their experiences<br/>and convey lessons learned</i>                 |
| 10:30 am – 10:50 am | Questions & Answers<br><i>All</i>  |
| 10:50 am – 10:55 am | Closing Remarks<br><i>Distinguished guest makes closing remarks<br/>(mayor or other "VIP" figure)</i>  |
| 10:55 am – 11:00 am | Conclusion<br><i>Your organization's leader thanks everyone for attending</i>  |

## SAMPLE TALKING POINTS

The following are suggested talking points to include in your *Protect Your Identity Day*. They are general and can be tailored to fit your particular event.

- The Federal Trade Commission is working with law enforcement agencies, businesses, consumer groups, and organizations across the country** to educate people about identity theft. The agency is encouraging organizations to host *Protect Your Identity Days* throughout the year and throughout the nation to increase awareness about deterring, detecting, and defending against the crime.
- Identity theft is a serious crime.** It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes.
- Identity theft can cost you time and money.** It can destroy your credit and ruin your good name.
- While there are no guaranteed ways to avoid identity theft,** you can minimize your chances of becoming a victim and minimize the damage should a theft occur.
  - ✓ **Deter thieves by safeguarding your information.** Shred sensitive materials, protect your Social Security number, and never give out personal information on the phone or Internet.
  - ✓ **Detect suspicious activity** by routinely monitoring your financial accounts and billing statements. Inspect your credit report, and be alert to unusual signs, like bills that don't arrive or denials of credit.



✓ **Defend against identity theft as soon as you suspect it.** Place a fraud alert on your credit reports, close accounts that have been tampered with, file a police report, and report the theft to the FTC.

**To combat identity theft**, the FTC leads a nationwide education program: *Avoid ID Theft: Deter, Detect, Defend*.

**To learn more**, visit [ftc.gov/idtheft](http://ftc.gov/idtheft).

## SAMPLE PROCLAMATION

Whereas, identity theft is a serious crime, one that impacts people from all walks of life and in our community; and

Whereas [insert organization] is committed to fighting identity theft by collaborating with local residents and other organizations to educate the public about this issue; and

Whereas [insert organization] has a proud history of [insert your organization's mission descriptor such as "fighting for justice," or "serving all peoples," etc.]; and

Whereas the Federal Trade Commission wishes to educate all Americans about how to avoid identity theft by deterring, detecting and defending against it; and

Whereas [insert name of city, state] recognizes that ongoing education and preparation for safe communities is necessary for a peaceful quality of life, Now, therefore, I, [insert official's name], of the City of [insert city], do hereby proclaim the day of [insert month, date, year] as: ***Protect Your Identity Day***.

Be it further resolved that [insert name of city, state] agrees to support this effort in our community in order to become a leading model of safety, shared learning, and prosperity.

## SAMPLE CONSUMER QUIZ

### TRUE OR FALSE?

1. It's okay if I carry my Social Security card around with me. Identity thieves need far more than this number to successfully steal my identity.
2. By shredding a lot of mail that contains my personal information on it, I am helping to deter potential dumpster divers, who might take my mail and then steal my identity.
3. I don't need to check my credit that often; I know it's rock solid and I live in a safe community where identity thieves aren't likely to strike.
4. I can use passwords like my birthday, my mother's maiden name, or the last four digits of my Social Security number when I'm online. Identity thieves are clever, but they're not likely to take the time to figure these things out.

5. If I think my identity has been stolen, I need to close any accounts that have been tampered with, place a "Fraud Alert" on my credit reports, file a police report, and contact the Federal Trade Commission to file a complaint.

6. If I don't enter my personal information online, I probably don't have to worry about identity theft.

### ANSWERS

1. **False.** Identity thieves are clever and can do quite a bit of damage using your Social Security number. Your Social Security number is as good as gold. Protect your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Find out why someone needs it, or ask to use another identification number.

2. **True.** Our trash can be a treasure trove for identity thieves because some of what we might throw away, like bank or credit card statements, can include sensitive information on it. Shred all mail or documents that include personal information.

3. **False.** It is crucial to monitor your financial accounts and billing statements regularly. Identity thieves are sneaky and sophisticated, and sometimes, the way people find out their identity has been stolen is by checking their credit reports. Visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or call **1-877-322-8228** to order your free credit reports each year. Regularly read your financial statements as well. Identity thieves strike everywhere, even in the safest of communities.

4. **False.** Don't use obvious passwords like your birth date, or your mother's maiden name. Identity thieves are likely to start with this information, knowing that many consumers rely on "easy-to-remember" passwords like these to protect their most sensitive information.

5. **True.** Once your identity has been stolen, the thief has your good name and credit at his/her fingertips. Alerting the relevant authorities can stop further damage to your identity and help law enforcement work to protect you (and others who may be impacted).

6. **False.** Skilled identity thieves may use a variety of methods to get your information, such as stealing your mail, wallet, or purse; obtaining personal information from you by posing as legitimate business people; stealing personnel records from employers; or hacking into computers.





## ADDITIONAL RESOURCES

More information on identity theft is available online at [ftc.gov/idtheft](https://ftc.gov/idtheft), or by phone at **1-877-ID-THEFT (438-4338)**.

Many of the FTC publications listed here can be ordered in bulk, for free, from [ftc.gov/bulkorder](https://ftc.gov/bulkorder).

### AVOID ID THEFT: DETER, DETECT, DEFEND TOOLKIT

A toolkit to educate organizations or constituents about identity theft and how to deter, detect, and defend against it. It includes:

- Talking About Identity Theft: A How-to Guide*
- Take Charge: Fighting Back Against Identity Theft*
- Avoid ID Theft: Deter, Detect, Defend* brochure
- Avoid ID Theft: Deter, Detect, Defend* video

### FTC PUBLICATIONS:

- Deter, Detect, Defend: Avoid ID Theft*. Tri-fold brochure with tips for consumers on how to deter, detect, and defend against identity theft. This is the best publication to share with the audience at your *Protect Your Identity Day* event.
- Take Charge: Fighting Back Against Identity Theft*. The FTC's comprehensive guide for victims of identity theft. Includes the ID Theft Affidavit.
- Remedying the Effects of Identity Theft*. Summarizes your rights if you're a victim of identity theft.
- What To Do If Your Personal Information Has Been Compromised*. How to respond if your personal information is compromised as a result of a security breach at another organization.
- Identity Crisis... What to Do If Your Identity Is Stolen*. Advice on dealing with identity theft.
- How Not to Get Hooked by a Phishing Scam*. How to avoid online scammers who want to steal your personal information.
- Credit, ATM, and Debit Cards: What To Do If They're Lost or Stolen*. Outlines procedures for reporting loss or theft, and for minimizing your risk.
- Your Access to Free Credit Reports*. Explains your right to a free copy of your credit reports and how to order online, by phone, or through the mail. Also includes a copy of the standard credit report request form.
- How to Dispute Credit Report Errors*. Explains how to dispute and correct inaccurate information in your credit report, and includes a sample dispute letter.

- Fair Credit Billing.** Explains the Fair Credit Billing Act, which establishes procedures for resolving billing errors on your credit card accounts, and includes a sample dispute letter.
- Fair Debt Collection.** Answers commonly asked questions about your rights under the Fair Debt Collection Practices Act, which prohibits debt collectors from using unfair or deceptive practices to collect overdue bills.
- Stop. Think. Click. 7 Practices for Safer Computing.** Provides practical tips to help you be on guard against Internet fraud, secure your computer, and protect your personal information. Available at [OnGuardOnline.gov](http://OnGuardOnline.gov).
- To Buy or Not To Buy: Identity Theft Spawns New Products and Services to Help Minimize Risk.** Explains when you should initiate fraud alerts or credit freezes and how to evaluate credit monitoring products and services.
- Extra! Extra! Count on Scammers and Schemers to Follow the News.** Warns consumers that scammers claiming to be from the Internal Revenue Service or the Social Security Administration may call or send emails saying they need personal or financial information to deposit a tax or government rebate check directly. The scammers then use that information to commit identity theft.
- Military Personnel & Families Fighting Back Against Identity Theft.** Explains how to deter, detect, and defend against identity theft to military personnel and their families, who have special rights.
- Protecting Personal Information: A Guide for Business.** Offers tips for business on creating and implementing a plan for safeguarding personal information. Interactive tutorial is available at [ftc.gov/infosecurity](http://ftc.gov/infosecurity).

## CONSUMER SENTINEL NETWORK

A free tool from the FTC for law enforcement. *Consumer Sentinel* enables searches of millions of fraud and identity theft complaints online. To become a member of the network, visit [Register.ConsumerSentinel.gov](http://Register.ConsumerSentinel.gov).







DETER · DETECT · DEFEND

**AVOID** THEFT

[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

To learn more about identity theft and how to deter, detect, and defend against it, visit [ftc.gov/idtheft](http://ftc.gov/idtheft). Or request bulk orders for free, from [ftc.gov/bulkorder](http://ftc.gov/bulkorder).