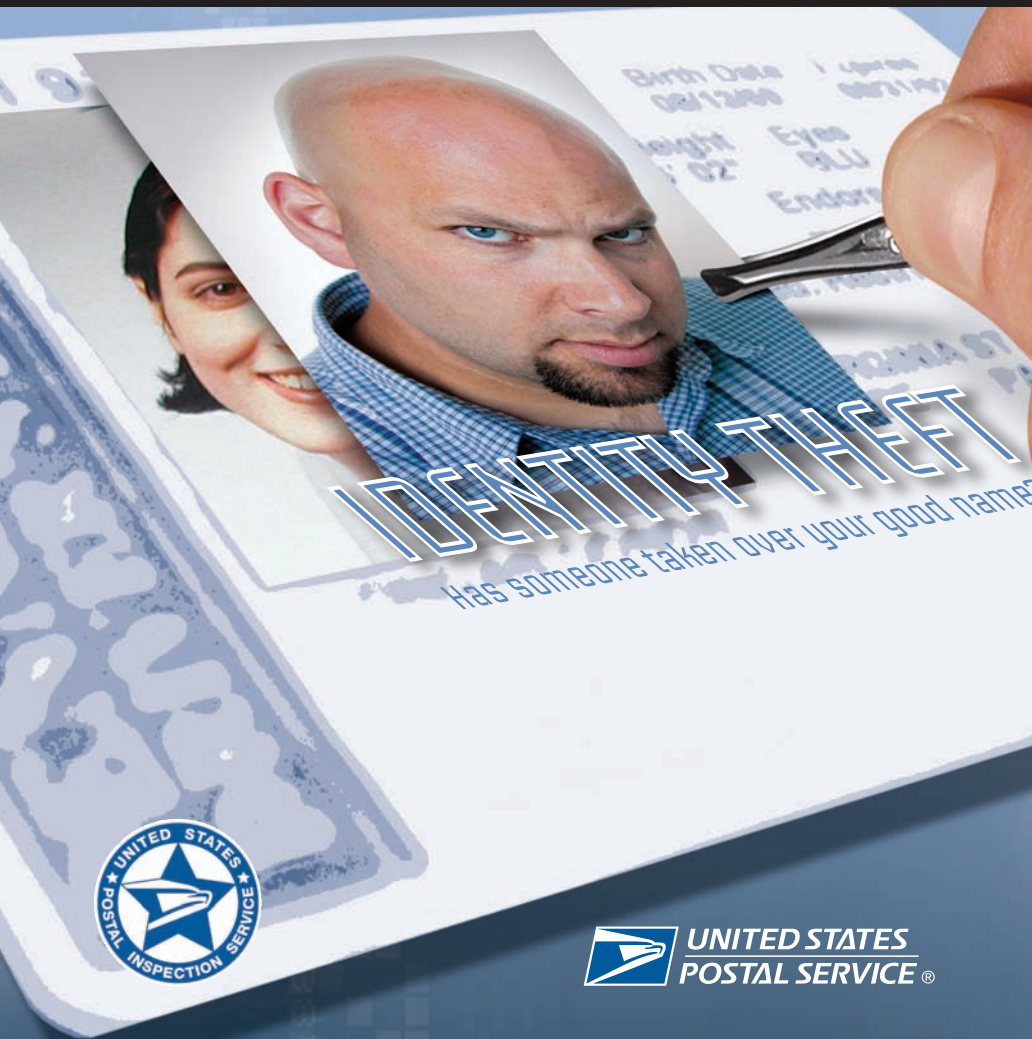


Identity Theft

Safeguard your
personal information

June 2009



IDENTITY THEFT
Has someone taken over your good name?



**Identity theft is
America's fastest growing crime.
The U.S. Postal Inspection Service
is the lead agency in investigating
incidents of identity theft.**

The U.S. Postal Inspection Service is the federal law enforcement branch of the U.S. Postal Service®, with primary jurisdiction in all matters infringing on the integrity of the U.S. Mail. According to the Postal Service Transformation Plan, the mission of the Postal Inspection Service is “to protect the U.S. Postal Service, its employees and its customers from criminal attack, and protect the nation’s mail system from criminal misuse.” The Postal Inspection Service has a long, proud, and successful history of fighting the criminals who attack our nation’s postal system and those who misuse it to defraud, endanger, or otherwise threaten the American public.

**Identity theft is
a criminal offense.
It occurs when a person
knowingly transfers or
uses, without lawful
authority, a means of
identification of another
person with the intent to
commit or to aid or abet
any unlawful activity that
constitutes a violation
of federal law or that
constitutes a felony under
any applicable state or
local law.**

**— Identity Theft and
Assumption Deterrence Act,
18 USC 1028 (a) (7)**

What is identity theft?

Identity theft occurs when a crook steals key pieces of personal identifying information, which may include a name, address, date of birth, Social Security number, and mother's maiden name, to gain access to a person's financial accounts. Armed with this information, an identity thief may open new credit or financial accounts, buy cars, apply for loans or Social Security benefits, rent an apartment, or set up utility and phone service — in someone else's name.

Information in this guide comes from the U.S. Postal Inspection Service, the U.S. Secret Service, financial and retail industries, and other members of the Financial Industry Mail Security Initiative (FIMSI).

Add these tips to your “must do” list to protect your identity:

1. **Deposit outgoing mail at a Post Office or a blue U.S. Postal Service collection box, or give it directly to your letter carrier.**
2. **Shred or tear up unwanted documents that contain personal information before discarding them.**
3. **Review your consumer credit reports annually.**
4. **Never give personal information over the phone or the Internet unless you initiated the contact.**



Postal Inspectors also offer these tips for ID theft protection:

- Order your free credit report once a year from each credit bureau to check for accuracy and fraud use. You can order it online at annualcreditreport.com or by calling 1-877-322-8228.
- Report lost or stolen credit cards to the issuer immediately.
- Sign your new credit cards — before someone else does.
- Memorize your Social Security number and passwords; don't carry them with you. Don't use your date of birth as your password.
- Don't ever leave receipts behind — at ATMs, on counters at financial institutions, or at gasoline pumps.
- Check expiration dates on credit cards and contact the issuer if you don't get a replacement before they expire. Ditto for monthly financial statements and bills.
- Match credit card receipts against monthly bills and check financial statements for accuracy.

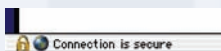
If you suspect you're a victim of ID theft, take action:

- If the crime involved the U.S. Mail, report it online to the U.S. Postal Inspection Service at <http://postalinspectors.uspis.gov>.
- If the crime involved counterfeit credit cards or computer hacking, report it to the U.S. Secret Service.
- Check whether the major credit reporting agencies have accounts in your name that were opened without your consent. Ask them to place a "fraud alert" on your file.
- You may be advised to close some or all of your accounts. At the least, change your PIN codes and passwords immediately.
- Keep a record of the names and phone numbers of people with whom you discussed your case, and of all reports and supporting documents.
- Report ID theft online with the Federal Trade Commission at www.consumer.gov/idtheft, or call its Identity Theft Hotline at 1-877-IDTHEFT. The FTC has counselors to help you resolve financial and other problems that can result from this crime.

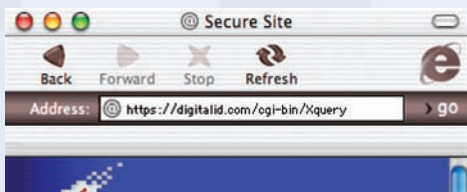
Keep your personal information safe from online prowlers. Here's how:

The Internet offers a convenient way to conduct business. To ensure you use it safely, *never* input your credit card or other financial account numbers at a Web site *unless* it offers a secure transaction. **A secure (or “encrypted”) transaction will have these two features:**

1. An icon of a lock appears in the bottom strip of the Web browser page.



2. The URL address for the Web page changes from “http” to “https” for the page at which you input the personal data.



3. Report credit card fraud to one of the major credit reporting agencies, either online or by phone. (Due to a recent change designed to help consumers, you can report the incident to any of the three agencies, as they now share a common database.)

Equifax: 1-800-525-6285
www.equifax.com

Experian: 1-888-397-3742
www.experian.com

TransUnion: 1-800-680-7289
www.transunion.com

Identity theft is the fastest growing crime in America. Learn how to protect yourself.

Visit these Web sites for more information on ID theft:

U.S. Postal Inspection Service: <http://postalinspectors.uspis.gov>

Federal Trade Commission: www.consumer.gov/idtheft

U.S. Secret Service: www.secretservice.gov

Department of Justice:
www.usdoj.gov/criminal/fraud/websites/idtheft.html

Federal Deposit Insurance Corporation: www.fdic.gov/consumers

Web sites for credit card companies:

American Express: www10.americanexpress.com

Discover: <http://www.discovercard.com/>

MasterCard: <http://www.mastercard.com/us/gateway.html>

Visa: www.usa.visa.com/personal

Other publications with information on ID theft:

ID Theft: When Bad Things Happen to Your Good Name

Federal Trade Commission
1-877-ID-Theft

Identity Theft

Federal Reserve Bank of Boston
1-800-409-1333

Identity theft:
How bad people
get good credit.



**For more information about the
U.S. Postal Inspection Service, call toll-free
1-877-876-2455, or visit our Web site at
<http://postalinspectors.uspis.gov>.**

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Publication 280, June 2009
PSN 7610-05-000-0653