

Identity Theft



What is identity theft?

- The illegal use of another person's means of identification
- The act of impersonating someone by using their:
 - name
 - date of birth
 - Social Security number
 - address
 - bank account information

How can I prevent it?

- Report lost or stolen credit cards immediately
- Cancel all inactive credit card accounts
- Notify your financial institution if you have not received new or replacement credit cards in a timely manner
- Closely monitor the expiration dates on your credit cards
- Check monthly bills for unauthorized charges

Protecting your personal information

- Request electronic versions of bills, statements and checks, and sign up for direct deposit
- Limit the amount of personal information you carry in your wallet or purse
- Never disclose your Social Security number, credit card number or any bank account details over the phone
- Memorize your passwords and PINs; change them frequently
- Do not write PIN numbers or passwords down on paper or store them in your wallet/purse
- Delete all personal information from the hard drive of your computer before throwing it out
- Take receipts from ATMs, bank counters or unattended gasoline pumps with you
- Be aware of your surroundings when entering your PIN at an ATM

Protect Yourself

Risk: Your wallet is lost or stolen.

Solution: file a police report immediately and call your credit card companies to report the loss.

Risk: trash containing personal information is stolen.

Solution: shred your documents before throwing them out.

Risk: your mail is stolen.

Solution: never leave mail that contains your personal information for pick-up in a non-secure box and always collect new mail properly.

Risk: friends, family, relatives, or employees with access to privileged information commit identity fraud.

Solution: carefully select with whom you share personal information.

Risk: your personal data is stolen online.

Solution: only share personal information over the internet through secure channels.

Risk: documents in your home or workplace are stolen.

Solution: always store personal documents in a safe and secure area.

Risk: imposters pretend to have a valid reason to request your information.

Solution: always verify the identity of anyone who requests your personal information.

Online Resources

UNT Police Department

<http://www.unt.edu/police/>

Texas Department of Public Safety

<http://www.txdps.state.tx.us/>

Identity Theft Resources Center

<http://www.idtheftcenter.org/>

Denton Police Department

<http://www.cityofdenton.com/index.aspx?page=461>

Experian

www.experian.com

Equifax

www.equifax.com

Who to call for help

UNT Dean of Students Office

940/565.2648

UNT Counseling Center

940/565.2741

UNT Police Department

940/565.3000

Denton Police Department

940/349.8181