



FRAUD PREVENTION TIPS

IDENTITY THEFT

Identity theft is classified as fraud and is a significant problem in Minnesota. A common misconception is that thieves can only gain your identity information through Internet transactions, this is untrue. For example, a simple lost wallet can result in significant problems. A thief can apply for credit cards, get a credit line approved to make purchases, and could even file an address change on the victim's driving record with the state.

ONLINE SHOPPING

You can prevent problems before they occur by using some common-sense tips:

- Do business with companies you know and trust. Before you give credit card information make sure you know who is receiving it.
- Use a secure browser. Normally, you will see an icon of a padlock near the bottom of your screen when a secure browser is being used. A secure browser limits the chance that a computer hacker can break into your transaction and capture your account information.
- Be wary of "free prizes" and other sign-ups on the Internet that require personal information from you. An identity thief may use that claim to get you to divulge information needed to steal your identity.

PROTECT YOURSELF

- ▶ Don't list your social security number on your checks.
- ▶ Don't keep Personal Identification Numbers (PINs) for your credit cards and bank cards in your wallet.
- ▶ Do not use easy to guess numbers for PINs-your address, last four digits of your Social Security number or date of birth. These are all common numbers thieves try when they get a hold of your card.
- ▶ One of the best practices you can do before your wallet is ever stolen is to have photocopies of all the credit cards, your driver's license and bank cards that are in your wallet. Keep the photocopies together in a safe place in your home or at work. Keep them where you can get to them quickly if needed.

What to do when your wallet or purse is missing.

Once you discover your wallet or credit card is missing, immediately call the Police and file a report. You should also immediately place a fraud alert with Equifax, Experian, TransUnion, and the Social Security Administration. Tell the organizations that your identity information has been stolen and instruct them to contact you by telephone to authorize any new credit. Once the thief steals your credit cards or wallet, they will quickly use the information to commit theft and fraud. By the time most victims discover what has happened, the damage to their credit history has already been done. For some victims it takes months and even years to straighten out bad credit reports.