

# Protect YOUR Identity!

**Con artists want your identity to steal money, access credit or health care, get a tax refund or even commit crimes.**

## **LOOK OUT FOR WARNING SIGNS OF IDENTITY THEFT**

- Bank account withdrawals that you didn't make;
- Letters or debt collector calls for bills you don't owe;
- Health insurance claims for treatments you didn't receive;
- Accounts listed on your credit report that you didn't open;
- A notice from the IRS that a return was filed in your name.

**While there is not way to guarantee you won't be a victim of identity theft, there ARE steps you can take to reduce your risk.**

- Never provide your personal information unless you know who you are dealing with and how the information will be used.
- Don't carry credit cards, social security cards, passports or other personal identification you don't regularly use. Take your receipts from all bank machines, gas pumps, and retail stores.
- Review your bills for any charges you did not authorize and health insurance statements for claims that don't match the treatments you received.
- Pay attention to credit billing cycles. If statements don't arrive on time, contact your creditor. A missing bill could mean that your account has been hijacked and the billing address altered.
- Shred all mail and documents you don't need that may contain personal information: pre-approved credit applications, credit card receipts, bills and medical statements.
- While online, delete e-mail or pop-up messages that instruct you to click on a hyperlink or prompt you to download software in order to verify your account information.
- On social media sites, be cautious about accepting invitations from unfamiliar contacts, and verify the messages you receive. Scammers have been known to pose as friends or relatives.
- Obtain a copy of your credit report annually from all three of the major reporting agencies at [www.annualcreditreport.com](http://www.annualcreditreport.com). Look for accounts you didn't open, activity on closed accounts, and inaccurate personal information. Consider placing a security freeze on each report.

## **If you believe you have been a victim of identity theft...**

- Alert the companies where you know fraud occurred;
- Place fraud alerts on your credit reports and consider security freezes;
- File a police report;
- Report the identity theft to the Federal Trade Commission (FTC) at: [www.identitytheft.gov](http://www.identitytheft.gov);
- Visit Consumer Affairs' website at [www.howardcountymd.gov/consumer](http://www.howardcountymd.gov/consumer) for more information. Contact the Office at [consumer@howardcountymd.gov](mailto:consumer@howardcountymd.gov) or 410-313-6420 for assistance.



Howard County Office of Consumer Affairs

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