

# IDENTITY THEFT?

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At Aiello & Associates, we are fully committed to fighting identity theft and arming you with all the facts that can help you avoid becoming a victim.

## WHAT IS IDENTITY THEFT?

Identity theft is when someone takes and uses your personal information (such as your name, Social Security Number or credit card number) in order to steal money from your accounts, establish fraudulent accounts in your name, or borrow against your credit.

## HOW DOES IT HAPPEN?

Thieves will use different techniques in order to obtain your personal information. Below are some of the most common:

- They steal mail (such as account statements, new checks and credit offers) from mailboxes, trash, or even out of your home or office.
- They take credit card and personal identification from your purse or wallet.
- They trick you into divulging personal information through phony websites or scam e-mails, often posing as your bank or Credit Card Company.

## HOW CAN I AVOID BECOMING A VICTIM?

- Completely destroy or shred all papers with personal information before throwing them out.
- Be careful whom you give your information to over the phone.
- Never give out your Personal Identification Number (PIN) or passwords.
- Report lost or stolen credit cards, checks or identification immediately.
- Shop online only with reputable merchants in secured areas.
- Never write your Social Security Number or Driver's License Number on your checks.
- Never leave your mail in an unsecured mailbox.

## WHAT SHOULD I DO IF I BECOME A VICTIM?

**STEP 1:** Contact the three major credit bureaus listed below. Ask them to send you a copy of your credit report and instruct them to place a fraud alert on your record.

**Equifax**  
P.O. Box 105069  
Atlanta, GA 30348  
(800) 525-6285  
[www.equifax.com](http://www.equifax.com)

**Experian**  
P.O. Box 2002  
Allen, TX 75013  
(888) 397-3742  
[www.experian.com](http://www.experian.com)

**Trans Union Corporation**  
P.O. Box 1000  
Chester, PA 19022  
(800) 680-7289  
[www.transunion.com](http://www.transunion.com)

**STEP 2:** Close accounts that have been tempered with or opened fraudulently. Ask the issuer to promptly clear your credit record.

**STEP 3:** Call your local police or sheriff's department and file a complaint with the Federal Trade Commission (FTC) at: [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) or **1-877-IDTHEFT (438-4338)**.