

**INSIDE  
THIS  
ISSUE:**

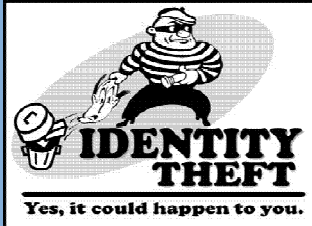
Identity  
Theft

Tips for  
Minimizing  
Your Risk

If You Become  
a Victim

Resources

Mark Your  
Calendars!



**Resources:**

[www.consumer.gov/idtheft/](http://www.consumer.gov/idtheft/)  
[www.annualcreditreport.com](http://www.annualcreditreport.com)  
[www.ftc.gov](http://www.ftc.gov)  
[www.edfund.org/students/  
studentmenu.html](http://www.edfund.org/students/studentmenu.html)

## Identity Theft

What is identity theft? Identity theft is a crime that occurs when someone uses your personal information without permission to commit fraud or other crimes.

Personal information can include your name, social security number, or credit card numbers. The FTC estimates that 9 million Americans have their identity stolen each year.

People who steal your identity may use it to rent an apartment, obtain a credit card, or even to set up a telephone or utilities account. They may also use your personal information to set up a bank account and write bad checks, take out a loan, file a fraudulent tax return, or, they may even give the police your information during an arrest, which would result in a warrant being issued in your name when the person doesn't show up for court!

### Tips for Minimizing your Risk

- \* Protect your social security number.
- \* Treat your trash and mail carefully.
- \* Be on guard when using the internet.
- \* Select intricate passwords.
- \* Verify a source before sharing information.
- \* Safeguard your purse and wallet.
- \* Store information in secure locations.
- \* Check your credit report annually. You can obtain a free credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com).



### If You Become a Victim:

- \* Place a fraud alert on your credit reports.
- \* Close the accounts that you know, or believe have been tampered with or opened fraudulently.
- \* File a complaint with the FTC (Federal Trade Commission).
- \* File a police report.

### Mark Your Calendars!

**What:** Speaker Series Event  
**When:** April 9, 2008 **Time:** 6:00-8:30 P.M.  
**Where:** Cataldo Globe Room  
**Why:** To learn more about identity theft, credit cards, and credit reports.  
**Who:** Lyssa Thaden from EdFund will be speaking.  
**Free dinner! Great Prizes!**