



Identity Theft

Identity (ID) theft occurs when someone steals your personal information to commit fraud. The identity thief may use your information to fraudulently apply for credit, file taxes, or get medical services. These acts can damage your credit status, and cost you time and money to restore your good name.

Types of ID Theft

There are several common types of identity theft that can affect you:

Tax ID Theft

Someone uses your Social Security number to falsely file tax returns with the IRS or your state.

Medical ID Theft

Someone steals your Medicare ID or health insurance member number. Thieves use this information to get medical services or send fake bills to your health insurer.

Social ID Theft

Someone uses your name and photos to create a fake account on social media.

Tips to Prevent ID Theft

- Secure your Social Security number. Don't carry your Social Security card in your wallet. Only give out your SSN when necessary.
- Don't share personal information (birth date, Social Security number, or bank account number) simply because someone asks for it.
- Collect your mail every day. Place a hold on your mail if you plan to be away from home for more than several days.
- If bills or financial statements are late, contact the sender.
- Use security features available on your mobile phone, such as screen locks and automatic software updates.
- Avoid using free, public wi-fi.
- Review your credit card and bank account statements for unauthorized transactions.
- Shred receipts, credit offers, account statements, and expired credit cards to prevent "dumpster divers" from getting your personal information.
- Keep software and anti-virus programs up to date on your home computer.
- Create complex passwords that are hard for identity thieves to guess.
- Change your passwords if a company that you do business with reports a breach of its databases.
- Monitor your credit reports for accounts that you have not opened. Once a year, you can order your free report from Annualcreditreport.com.
- Credit freezes prevent someone from applying for and getting approval for a credit account or utility services in your name. You can request a free credit freeze from Equifax, Experian, Innovis, TransUnion, and the National Consumer Telecommunications and Utilities Exchange.

Report ID Theft to Bank of Labor by calling 913-321-4242 and to the FTC at IdentityTheft.gov or call 1-877-438-4338.

