

Identity Theft

Identity theft can make it hard for you to get credit, a job, a place to live, or utilities. But you can reduce your risk of being hurt by identity theft.

How can I protect my identity?

Protect your personal information. That helps you protect your identity. Here are some things you can do:

- Keep your financial records, social security and medicare cards in a safe place.
- Shred papers that have your personal or medical information.
- Take mail out of your mailbox as soon as you can.
- Only give your social security number if you must. Ask if you can use another kind of identification.
- Do not give your personal information to someone who calls you or emails you.
- Use passwords that are not easy to guess. Use numbers and symbols when you can.
- Do not respond to emails or other messages that ask for personal information.
- Do not put personal information on a computer in a public place, like the library.
- Beware of phishing and vishing. Phishers get information by tricking you into responding to an email or into visiting a fake website. Vishers steal sensitive information over the phone. Beware of emails that have links and require immediate action or request sensitive information, and do not share any personal information over the phone – even if you believe you recognize the number. Hang up and call the institution directly at the number of their website.
- Keep your network safe by installing anti-virus software and make sure you install the most recent security updates for the software on your computer. Do not connect to insecure wireless networks or “hot spots” when performing sensitive online activity.

How will I know if someone steals my identity?

Read your bills and account statements. Watch for:

- Things you did not buy
- Withdrawals you did not make
- A change of your address that you did not expect
- Bills that stop coming

Avoiding Identity Theft

Look at medical statements. You might see charges you do not recognize. That might mean someone stole your identity.

Get your credit report. You get one free credit report every year from each credit reporting company.

To order:

- Call **Annual Credit Report** at **1-877-322-8228** or request online at **annualcreditreport.com**.
- Answer questions from a recorded system or enter on the website. You have to give your address, social security number, and birth date.
- Choose to only show the last four numbers of your social security number. It is safer than showing the full number on your report.
- Choose which credit reporting company you want a report from. (You get one report free from each company every year.)

Read your credit report carefully. Look for mistakes or accounts you do not recognize. This could mean someone stole your identity.

What To Do If You Are A Victim Of Identity Theft

Is someone using your personal or financial information to make purchases, get benefits, file taxes, or commit fraud? That is identity theft.

Visit [IdentityTheft.gov](https://www.identitytheft.gov) to report identity theft and get a personal recovery plan

The site provides detailed advice to help you fix problems caused by identity theft, along with the ability to:

- Get a personal recovery plan that walks you through each step.
- Update your plan and track your progress.
- Print pre-filled letters and forms to send to credit bureaus, businesses, and debt collectors.

Go to [IdentityTheft.gov](https://www.identitytheft.gov) and click “Get Started.”

There is detailed advice for tax, medical, and child identity theft – plus over thirty other types of identity theft. No matter what type of identity theft you have experienced.

What To Do Right Away

- **Step 1:** Call the companies where you know fraud occurred.
 - Call the fraud department. Explain that someone stole your identity. Ask them to close or freeze the accounts. Then, no one can add new charges unless you agree.
 - Change logins, passwords, and PINs for your accounts.
 - If you have an account with First Bank of Alabama and have been a victim of Identity Theft, notify the bank at **(256) 362-2334**.
- **Step 2:** Place a fraud alert and get your credit reports.
 - To place a free fraud alert, contact one of the three credit bureaus. That company must tell the other two.
 - **Experian.com/help**
888-EXPERIAN (888-397-3742)
 - **TransUnion.com/credit-help**
888-909-8872
 - **Equifax.com/personal/credit-report-services**
800-685-1111
 - Get updates at **[IdentityTheft.gov/creditbureaucontacts](https://www.identitytheft.gov/creditbureaucontacts)**.
 - Get your free credit reports from Equifax, Experian, and TransUnion. Go to **[annualcreditreport.com](https://www.annualcreditreport.com)** or call **1-877-322-322-8228**.
 - Review your reports. Make note of any account or transaction you do not recognize. This will help you report the theft to the FTC and the police.
- **Step 3:** Report identity theft to the Federal Trade Commission (FTC).
 - Go to **[IdentityTheft.gov](https://www.identitytheft.gov)** and include as many details as possible. Based on the information you enter, [IdentityTheft.gov](https://www.identitytheft.gov) will create your Identity Theft Report and recovery plan.