

Protect Yourself From Identity Theft



North Carolina Department of Justice

9001 Mail Service Center
Raleigh, NC 27699-9001

1.877.5.NO.SCAM
1.877.566.7226

www.ncdoj.gov



ATTORNEY GENERAL
ROY COOPER

Check Your Credit Reports

- ▶ You are entitled to one free credit report every year from each of the three nationwide credit bureaus. To get your free reports, go to annualcreditreport.com or call 1-877-322-8228.
- ▶ To monitor your credit year-round, ask for a free report from a different bureau every four months.
- ▶ If you discover something suspicious like a credit card or loan that isn't yours, it could mean you're a victim of ID theft.

Check Your Child's Credit Report

- ▶ Check a child's credit report before they turn 16. Provide the child's full name and copies of their birth certificate and social security card, address for the past two years, as well as the parent's driver's license and proof of residence, such as a utility bill. Guardians should include guardianship papers.

EQUIFAX INFORMATION SERVICES

Minor Child
P.O. Box 105139, Atlanta, GA 30348-5139

EXPERIAN

(Include their online form)
PO Box 9554, Allen, TX 75013

TRANSUNION

childidtheft@transunion.com
P.O. Box 2000, Chester, PA 19022-2000

For more information, see ncdoj.gov/creditreport

Protect Your Social Security Number

- ▶ Don't carry your Social Security card in your wallet or print your Social Security Number on your checks.
- ▶ Don't give out your Social Security Number unless it is absolutely necessary. Ask why it is needed, who will have access to it, and how it will be kept confidential.

Set Up a Free Security Freeze

A security freeze stops credit bureaus from releasing any information about you to new creditors without your approval, which can stop identity thieves from getting new credit in your name.

- ▶ All North Carolinians can get security freezes free online. Learn how at ncdoj.gov.
- ▶ Starting January 1, 2016, North Carolinians can freeze their children's credit for a small fee. For more information, visit ncdoj.gov/creditfreeze
- ▶ Seniors and Identity theft victims can freeze their credit for free by mail or phone. To request the freeze by mail you will need to provide your full name, past home addresses, Social Security Number (SSN), birth date and two proofs of residence, such as a utility bill.

EQUIFAX SECURITY FREEZE

PO Box 105788, Atlanta, GA 30348
1-800-685-1111

EXPERIAN SECURITY FREEZE

PO Box 9554, Allen, TX 75013
1-888-397-3742

TRANSUNION SECURITY FREEZE

PO Box 2000, Chester, PA 19022-2000
1-888-909-8872

Destroy Documents You No Longer Need

- ▶ Shred or erase hard drives from old copiers, printers, and computers that might hold private information.
- ▶ Clear all data from old cell phones to ensure that your private information can't be recovered.
- ▶ Shred outdated tax records, credit card applications, old financial statements, insurance forms, etc.
- ▶ Destroy personal records for free at a shred-a-thon near you. Check events at ncdoj.gov or sign up by email at alerts@ncdoj.gov.



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Monitor Your Finances

- Watch billing cycles for missing bills, which can be an indication of ID theft or other financial fraud.
- Review monthly statements. If you discover incorrect charges, notify the company and dispute the charges.
- Reduce the private information on your checks and limit the number of credit cards you carry.
- Notify your credit card company in advance when you travel, especially to another country.
- Photocopy credit cards (front and back). Keep the copies in a safe place in case a card is lost or stolen.
- Review your Social Security Earnings & Benefits Statement for errors. To order, call 800-772-1213.

Protect Your Information Online

- Use public Wi-Fi hotspots for casual web surfing only, not for online banking or other sensitive tasks.
- Make sure your home wireless router is encrypted and password-protected. Create a long, complex password to deter hackers from breaking in. Confirm that your computer is protected by an active firewall.
- Keep your operating system, spyware and virus protection software up-to-date.
- Shop with online merchants that you trust. Do not click on pop-up messages or ads offering prices too good to be true.
- Never enter private data like your SSN or a credit card account number online unless you are on a secure website.
- Look for https (instead of http) in the web address, and a “lock” icon somewhere on the screen.
- Read refund and privacy policies. Inquire how personal information will be collected and used.
- Pay for online purchases by credit card. Federal law limits your liability for a lost or stolen credit card, and you have a better chance of getting your money back if your order never arrives.
- Consider using a low-limit credit card for online purchases. Request a one-time-use number from your credit card company each time you want to make a purchase online.

Set Strong Passwords and Protect Them

- Carry PINs and passwords in your head, not in your wallet or purse.
- Don't share PINs or passwords with anyone, even close friends or relatives.
- Don't over-use the same PINs and passwords. Create different ones for different accounts.
- Passwords should have at least eight characters. Use letters, numbers and symbols (#, %).
- Avoid consecutive numbers or letters, family names, birthdates, SSN, phone numbers, etc.

Protect Your Email

- Beware of emails that ask you to confirm your personal information or account number, or to transfer money.
- Avoid clicking on anything in an email, even if it appears to come from a trusted source like your bank or a friend. Verify with the friend or bank that they sent you an email first. Don't call a number listed in the email. Forward these emails to spam@uce.gov.
- Never send your SSN or financial account numbers by email unless they are encrypted.
- Emails that claim you've won money, can earn a lot of easy money, or plead for help are usually scams.

Protect Your Mail

- Stop pre-approved credit card offers by calling 1-888-5-OPT-OUT or visiting **www.optoutprescreen.com**.
- Place outgoing mail containing private information into a locked mailbox, such as a blue postal service box.
- Avoid leaving your incoming mail in an unlocked mailbox. Consider getting a locking mailbox.
- Cut down on unwanted mail. Contact the Direct Marketing Association at dmachoice.org.
- Don't send money to cover taxes or fees on a prize, lottery or sweepstakes winning. It is a scam.