

“Hello, Mr. Johnson, this is Jennifer from your credit card company. We’ve noticed some potentially fraudulent charges on your card, and I was just calling to confirm your credit card and social security numbers.” Though this seems like a routine call, it is in fact a popular identity theft tactic. Mr. Johnson believes the purpose of this call was to protect him, when in fact it is the very opposite.

Every year, hundreds of Nebraskans are victims of identity theft. According to the Federal Trade Commission (FTC), identity theft occurs “when someone uses your personally identifying information, like your name, Social Security number, or credit card number, without your permission, to commit fraud or other crimes.” Nearly 800 Nebraskans reported having their identity stolen in 2007. Across the U.S., it is estimated around 9 million Americans are victimized each year, but you can protect yourself. Below is an overview of this increasingly common crime.

Identity theft comes in many different forms. A thief may unlawfully obtain employment using your social security number, leaving you to pay income taxes and possibly lose other benefits. The criminal may also use your stolen identity to obtain medical insurance and possibly prescriptions or treatment at your expense. Your identity and credit history could be used by the thief to rent an apartment or house, open a bank account, obtain a credit card or cell phone, and more. Many Americans do not know their identities have been stolen until they begin receiving calls or notices from debt collectors. It can take a great deal of time and money to clear their names.

There are some commonsense steps you can take to prevent identity theft. First, keep all significant numbers to yourself. Never give your credit card or social security numbers over the phone unless you placed the call and avoid writing them on checks or envelopes. Also, always question the merchants, creditors, government agencies, and employers gathering information from you. Only give them information needed to fulfill their specific purpose. Finally, check your billing statements every month for suspicious charges and tear up or shred any mail with personal information on it.

If you believe your identity has been stolen, it is imperative to act quickly. First, put a fraud alert on your credit report by contacting one of the three consumer reporting agencies (Equifax, Experian, and TransUnion). Secondly, close all accounts that you believe have been tampered with. Finally, file both a police report and a complaint with the FTC. Keep detailed records on everything that occurs throughout the process.

An excellent resource many people are not aware of is the free annual credit reports they are entitled by each of the three major credit bureaus (Equifax, Experian, and TransUnion). If you wish to use this resource you may go to www.annualcreditreport.com . You may obtain all three reports at the same time and compare them, or spread them out throughout the year so you are able to check every four months.