



# IDENTITY THEFT

## What is Identity theft?

Identity theft is when your personal, financial, or medical information is stolen by someone interested in selling it or using it for personal gain. Your information may be used to illegally open accounts in your name, steal money from your bank accounts, and make fraudulent purchases. This can ruin your credit and lead to financial downfall. Below we outline steps you can take to protect yourself from identity theft, and what to do if it happens to you.

## How to Prevent It:

**1. Check your credit report annually** – You are entitled to a free credit report annually through [creditreport.com](http://creditreport.com). Check the report thoroughly and report any inaccuracies you may find immediately.

**2. Protect sensitive information** – Keep all legal, medical and financial documents that contain identifying information in a secure location. Keep track of your wallet at all times and never leave it unattended in a public area. Make sure all passwords to personal resources such as email and bank accounts are complex and changed often.

**3. Be Cautious with Bank Accounts** – Make copies of all your

cards and store them in a secure location to have on hand if you need to cancel a lost card. Carry only the cards you need, and keep track of all check books. Shred any unnecessary financial documents that you would otherwise throw away. Be aware of your surroundings when taking out cards or using an ATM. Examine your account transactions each month.

**4. Stay on top of Cyber Security** – Protect your computer from online identity thieves with virus protection software and firewall programs. Do not visit sites you believe to be scams. Never provide personal information if you are unsure of where it is going. If you do provide personal information, make sure there is a lock icon on the browser bar, and the URL reads https instead of http. Do not download files or open links sent from people you do not know. Use a secure browser and internet connection.

## What to do if it happens:

**Act quickly if you believe your identity has been stolen.** Contact and follow through with the agencies below.

**Your Bank** – contact whoever issues your credit cards and bank accounts, and notify them of the issue. They may be able to mitigate fraudulent charges, issue a new card, and

monitor your account. Close cards that were compromised, and change pin numbers on other accounts. Notify companies you have automatic payments set up with of any account changes.

**Credit Bureau** – contact one of the three major credit bureaus and notify them of the issue. Ask if they can put an initial fraud alert on your credit file, and they will notify the other bureaus to do the same. You may also request a security freeze that may prevent the identity thief from opening new accounts in your name.

**Law enforcement** – fill out and file and identity theft report with the police. More information and instructions on how to do this can be found here → [www.consumer.ftc.gov](http://www.consumer.ftc.gov)

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