



Avoiding Identity Theft

Unfortunately, identity theft is becoming more and more prevalent.

Use these tips to keep your identity - and your credit - intact.



Tear or shred any documents that contain personal information. This includes credit card receipts, insurance forms, physician and bank statements, and even credit card offers. An alarming number of thieves are willing to go through your trash to find useful information.

Don't give out personal information like your Social Security Number on the phone, through the mail, or online unless you initiate the contact or know the caller.

When receiving e-mail requests, do not respond to any messages asking you to "verify your account information." This type of fraud abuse is called PHISHING. U.S. Bank will never ask you to verify your PIN, Social Security number, or other private information via e-mail. If ever you are in doubt about a message you have received from a financial institution, call that company or financial institution to verify.

Secure and lock up all extra checks you are not using.

Don't carry your Social Security card with you, and keep it in a safe place. Also, don't pre-print your Social Security, driver's license or phone numbers on your checks.

Deposit outgoing mail directly into post office boxes, not in your own mailbox. A thief may obtain personal information (including account numbers) from bills you are sending out. If you're going on vacation, ask the post office to hold your mail.

Carry only as many credit cards as you need, and cancel any credit cards you rarely use.

Carefully review your bank account and credit card statements, instead of just glancing over them. This is typically the first place you'll notice the signs of identity theft.

Call your bank or credit card company if an account statement is late. If a statement is late, someone may have stolen your credit card and changed the billing address so you wouldn't notice the additional charges they racked up.

If you suspect that you may be a victim of fraud, order a copy of your credit report. Even if you don't think you've been a victim of fraud, order a copy of your credit report once a year to verify the accuracy of the report.

If you are a victim of fraud, call all three major credit bureaus and request a 'Fraud Alert' on your name and social security number. Any company that checks your credit will know your information was stolen, and they have to contact you by phone to authorize new credit. To report fraud:

- Equifax 1-800-525-6285
- Experian (formerly TRW) 1-800-397-3742
- Trans Union 1-800-680-7289
- Social Security Administration (fraud line) 1-800-269-0271

If you are concerned about your credit as well as identity theft, then you may consider signing up for a credit watch program that sends regular updates on any credit activity done in your name.