



Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name.

DETER·DETECT·DEFEND  
**AVOID** THEFT

[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

To learn more about ID theft and how to deter, detect and defend against it, visit [ftc.gov/idtheft](http://ftc.gov/idtheft). Or request copies of ID theft resources by writing to:



**Consumer Response Center**  
Federal Trade Commission  
600 Pennsylvania Ave., NW, H-130  
Washington, DC 20580

Created in 1963 by the Pennsylvania General Assembly, the Pennsylvania Higher Education Assistance Agency (PHEAA) has evolved into one of the nation's leading student aid organizations. Today, PHEAA is a national provider of student financial aid services, serving millions of students and thousands of schools through its loan guaranty, loan servicing, financial aid processing, outreach and other student aid programs.

PHEAA's earnings are used to support its public service mission and to pay its operating costs, including administration of the Pennsylvania State Grant and other state-funded student aid programs. PHEAA continues to devote its energy, resources and imagination to developing innovative ways to ease the financial burden of higher education for students, families, schools and taxpayers.

PHEAA conducts its student loan servicing activities nationally as American Education Services (AES) and FedLoan Servicing.

[PHEAA.org](http://PHEAA.org)



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# AVOID THEFT





## Deter identity thieves by safeguarding your information.

- Shred financial documents and paperwork with personal information before you discard them.
- Protect your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.
- Don't give out personal information on the phone, through the mail or over the Internet, unless you know who you are dealing with. Avoid disclosing personal financial information when using public wireless connections.
- Never click on links sent in unsolicited emails; instead, type in a web address you know. Use firewalls, anti-spyware and anti-virus software to protect your home computer; keep them up-to-date. If you use peer-to-peer file sharing, check the settings to make sure you're not sharing other sensitive private files. Visit [www.OnGuardOnline.gov](http://www.OnGuardOnline.gov) for more information.
- Don't use an obvious password like your birth date, your mother's maiden name or the last four digits of your Social Security number.
- Keep your personal information in a secure place at home, especially if you have roommates, employ outside help or are having work done in your house.



## Detect suspicious activity by routinely monitoring your financial accounts and billing statements.

Be alert to signs that require immediate attention, such as:

- Bills that do not arrive as expected
- Unexpected credit cards or account statements
- Denials of credit for no apparent reason
- Calls or letters about purchases you did not make
- Charges on your financial statements that you don't recognize

## Inspect Your Credit Report.

Your Credit report contains information about you, including what accounts you have and your bill paying history.

- The law requires the major nationwide credit reporting companies—Equifax, Experian and TransUnion—to give you a free copy of your credit report every 12 months if you ask for it.
- Visit [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or call **877.322.8228**, a service created by these three companies, to order your free annual credit report. You can also write: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
- If you see accounts or addresses that you don't recognize or information that is inaccurate, contact the credit reporting company and the information provider. To find out how to correct errors on your credit report, visit [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).



## Defend against ID theft as soon as you suspect it.

- Place a "Fraud Alert" on your credit reports and review the reports carefully. The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient.

Experian:  
888.397.3742

TransUnion:  
800.680.7289

Equifax:  
800.525.6285

Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open and debts on your accounts that you can't explain.

- File a police report. File a report with law enforcement officials to help you correct your credit report and deal with creditors who may want proof of the crime.
- Contact the security or fraud departments of each company where an account was opened or charged without your okay.
  - » Follow-up in writing, with copies of supporting documents.
  - » Use the ID Theft Affidavit at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) to support your written statement.
  - » Ask for verification that the disputed account has been dealt with and the fraudulent debts discharged.
  - » Keep copies of documents and records of your conversations about the theft.
- Report the theft to the Federal Trade Commission. Your report helps law enforcement officials across the country in their investigations.
  - » By mail: Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580
  - » Online: [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)
  - » By phone: **877.ID.THEFT (438.4338)**