

**Nyiag keeb neeg (identity theft) yog ib yam teeb meem loj hlob sai heev nyob teb chaws no. Thaj tsam li 9-10 million tus neeg tau ntsib yam teeb meem no rau ib xyoo twg. Lub caij thaum cov cai lij choj tshiab tab tom tsim los tiv thaiv nyiag keeb neeg, neeg yuav tsum tiv thaiv lawv tus kheej. Koj yuav tsum tau paub tias yuav ua li cas thaum nyiag keeb neeg raug koj.**

## **Keeb neeg (identity) yog dab tsi?**

Ib txhia ntaub ntawv hauv nov ua ke yuav tshwm tau kev nyiag keeb neeg.

- Npe
- Chaw nyob
- Xov tooj
- Email
- Xaus saus
- Niam lub npe hluas nkauj
- ATM Pin
- Hnub Yug

## **Kev pov hwm koj tej ntaub ntawv**

- **Pov hwm koj tus xaus saus**  
Txhob nqa koj tus xaus saus nrog koj thiab siv koj tus xaus saus ua tus PIN los sis lo lus qhib yog tias zam tau.
- **Tshawb koj lub hnab kab paus thiab nqa koj cov npa kom tsawg**  
Txhob nqa koj daim xaus saus, tus zauv xaus saus, ntawv pov thawj yug los sis ntawv hla teb chaws yog tsis tsim nyog nqa. Txhob nqa koj cov ntawv kuab mob es muaj tus xaus saus yog tias tsis siv. Nqa cov credit card koj yuav siv xwb.
- **Zom, zom, zom**  
Zom cov ntawv nuj nqe (bill), yuav khoom, credit card thiab lwm yam uas qhia txog koj tus kheej los sis nyiaj txiag xws li daim ntawv teev nyiaj txiag (bank statement).
- **Tiv thaiv koj cov ntawv xa**  
Yog koj yuav tawm mus txawv zo, kom lub chaw xa ntawv ceev koj cov ntawv tseg los sis thov lwm tus neeg tuaj nqa. Muab koj cov ntawv xa ntsaws rau lawm lub tub xa ntawv uas tsis yog koj lub ntawm tsev.
- **Tsis muaj hnub nthuav tawm koj tej ntaub ntawv**  
Cov lag luam los sis koom haum tseeb yuav tsis hu los sis email tuaj nug ntaub ntawv xws li

account, credit card los yog zauv xaus saus. Tsis txhob muab koj tej ntaub ntawv tawm uas koj tsis yog tus hu.

- **Sau npe rau Wisconsin's No Call List**  
Muab koj tus xov tooj zwm rau Wisconsin No Call Program thiaj cais tau cov neeg hu lag luam. Hu rau 1-866-9NO CALL (866-966-2255) los sis [NoCall.Wisconsin.gov](http://NoCall.Wisconsin.gov).
- **Txwv cov pre-approved credit card**  
Txwv cov pre-approved credit card, hu rau 1-888-5OPOUT (888-567-8688) los sis mus tsham Opt Out website [www.optoutprescreen.com](http://www.optoutprescreen.com).
- **Ntsuam xyua koj cov ntawv nuj nqes thiab ntawv teev nyiaj txiag**  
Saib koj cov ntawv sai sai thaum koj txais tau seb puas muaj tej yam txawv txav uas tsis tau tso cai. Yog tias muaj, ceeb toom tam siv.
- **Khaws ib daim ntawv teev tag nrho cov credit card thiab ntawv teev nyiaj txiag**  
Khaws ib daim ntawv teev tag nrho cov zauv account, xov tooj thiab hnub tas zim txwv rau ib qhov chaw zoo.
- **Saib kev tiv thaiv internet kom tseem ceeb**  
Xyuas saib koj puas muaj firewall thiab virus thiab spyware tiv thaiv koj lub computer. Ntsuam xyuas koj tus browser security settings kom ua ntsus qe hww.
- **Ntsuam xyua koj daim credit report kom cuag ncuu**  
Muab koj daim credit report dawb los ntawm 1 ntawm 3 lub koos haum credit report rau 1 xyoo twg. Ntsuam xyua koj daim report kom cuag ncuu yog ib txoj hauv kev tiv thaiv kev nyiag keeb neeg. Koj muaj cuab ka muab koj daim credit report dawb los ntawm Equifax, Experian, and TransUnion uas hu rau 1-877-322-8228 los sis [www.annualcreditreport.com/cra/index.jsp](http://www.annualcreditreport.com/cra/index.jsp).
- **Khaws cov ntawb ntawv tseem ceeb cia zoo chaw**  
Cov neeg kho tsev thiab tej qhua yuav muab tau koj tej ntaub ntawv yooj yim heev yog nws

nyob ncaj ke.

- **Thaum mus ncig ua si ceev faj ib cheeb tsav ze koj**  
Cov neeg nyob ib cig yuav hno koj sib tham thiab muab tau koj tej ntaub ntawv tseem ceeb. Thaum koj muab koj daim credit card xauj chaw pw nco ntsoov saib ib ncig seb puas muaj neeg hnov koj.

## **Yuav ua li cas yog nws tshwm sim rau koj**

Txawm tias koj ceev fab npaum li cas los kev nyiag keeb neeg yeej tseem yuav raug koj thiab. Yog nws tshwm sim lawm, koj muaj peev xwm cheem kom nws txhob tshwm sim ntxiv dua thiab daws cov teeb meem tau tshwm sim.

- **Qhia rau cov koos haum credit report**  
Qhia tej tshwm sim rau 1 thawm 3 lub koos haum credit report tam sim thiab kom lawv tso ib qho fraud alert rau koj daim report. Fraud alert yuav nyob li 90 hnub. Fraud alert yeej hloov tau dua tshiab txhua txhua 90 hnub los sis 7 xyoo. Fraud alert qhia rau creditor paub yog muaj neeg qheb account ua koj npe. Tab sis lawv yuav tsis qhia koj.

**Equifax** (CSC Credit Services)  
PO Box 740250  
Atlanta, GA 30374  
888-766-0008  
TDD:800-255-0056  
[www.equifax.com](http://www.equifax.com)

**Experian**  
PO Box 9532  
Allen, TX 75013  
888-397-3742  
TDD:888-397-3742  
[www.experian.com/fraud](http://www.experian.com/fraud)

**TransUnion**  
PO Box 6790  
Fullerton, CA 92834  
800-680-7289  
TDD:877-553-7803  
[www.transunion.com](http://www.transunion.com)

# Office of Privacy Protection



*Safeguarding Information for Your Future*

## Fact Sheet

### ***Key Take Qhia Txog Nyiag Keeb Neeg***

### ***Identity Theft Consumer Tips***

*Wisconsin Department of Agriculture,  
Trade and Consumer Protection*

- **Tso Security Freeze rau koj daim credit report**  
Lo “freeze” muaj kuab dua lo “fraud alert” vim nws nyob ruaj chaw kom txog thaum koj tshem nws tawm thiab nws yuav ceeb tom koj yog leej twg tshawb txog koj tus account. Yog xav cam (freeze) koj daim credit report, koj yuav tsum sau ntawv mus rau 3 lub credit reporting agencies thiab yuav tau them me ntsi nyiaj tsis dhau \$10. Thawj thawj kauj ruam yog hu mus tso “fraud alert” tom qab ntawd mam sau mus tso “freeze” rau koj daim credit report.
- **Ceeb toom kev tub sab rau tub ceev xwm**  
Lub chaw ceev xwm yuav teev txog kev nyiaj keeb neeg txawm tias nws tau tshwm sim nyob lwm thaj chaw. Koj yuav tsum luam ib daim police report cia thaum raug teeb meem. Daim police report no yuav pab koj cam (freeze) koj daim credit report dawb xwb.
- **Teev daim ntawv tsis txaus siab mus rau Office of Privacy Protection (OPP)**  
Peb muaj peev xwm pab koj daws cov teeb meem txog kev nyiaj keeb neeg. Koj muaj cuab kav hu rau peb 1-800-422-7128 los yog [www.privacy.wi.gov](http://www.privacy.wi.gov) txog daim ntawv tsis txaus siab.
- **Hu rau koj cov creditors**  
Yog thaum kev nyiaj keeb neeg raug rau koj tus account, credit card los sis qheb account/credit card tshiab uas siv koj npe, koj yuav tsum hu rau tus creditor txog kev tshwm sim li cas kom sai sai. Kaw koj cov account kom tag thiab mam rov qheb dua tshiab.
- **Hu rau koj lub txhab rau nyiaj (bank)**  
Qhia rau koj lub txhab rau nyiaj paub tias koj li keeb neeg raug nyiaj lawm txawm tias koj li bank accounts los sis ATM/debit card tseem tsis tau raug siv. Muab lawv kaw thiab mam rov qheb dua cov tshiab nrog rau cov PIN tshiab. Nug seb lub txhab rau nyiaj puav kam koj tso ib lo lus zai (password) rau koj cov accounts.
- **Yog muaj neeg nyiaj siv xov tooj los sis dej taws ua koj npe**  
Hu rau qhov chaw tso dej taws (utility) los sis xov tooj thiab ua raws nraim li hais yog thaum lub chaw tsib nuj qhi hu rau koj.

- **Hu rau Division of Motor Vehicles yog thaum koj daim ntawv tsav tsheb los sis daim npa raug nyiaj lawm**

WI Department of Transportation  
4802 Sheboygan Ave.  
P.O. Box 7911  
Madison, WI 53707  
608-266-7425  
[www.dot.state.wi.us](http://www.dot.state.wi.us)

- **Hu rau Postal Inspector thaum koj cov ntawv (mail) raug nyiaj los sis lwm tus neeg siv koj qhov chaw nyob**  
Txuas lus rau Postal Inspector nyob ze koj, hu rau Postal Service 1-800-275-8777. Koj muaj cuab ka teev kev tsis txaus siab rau saum tshooj cab sab [www.usps.com/postalinspectors/mailthft.htm](http://www.usps.com/postalinspectors/mailthft.htm).
- **Yog lub chaw tsib nuj nqi hu rau koj**  
Thaum lub chaw tsib nuj nqi hu koj, qhia rau lawv tias koj yog tus raug iab liam xwb thiab tej nuj nqi ntawd tsis yog koj tsim. Nug seb lawv puas muaj tej forms uas koj yuav tau teev tias koj yog tus tseeb.
- **Yog koj raug iab liam ib qhov teeb meem (crime) uas siv koj npe**  
Piav rau tub ceev xwm tias koj tej keeb neeg raug nyiaj thiab muab daim police report uas koj twb tau teev zwm cia lawm rau saib.

Yog koj xav paub ntxiv, hu tuaj rau Wisconsin Office of Privacy Protection ntawm:

**(800) 422-7128**

2811 Agriculture Drive  
PO Box 8911  
Madison WI 53708-8911  
(608) 224-5163

**FAX: (608) 224-4677**

**TTY: (608) 224-5058**

**E-MAIL:**

**DATCPWisconsinPrivacy@Wisconsin.gov**

**WEBSITE:**

**[www.privacy.wi.gov](http://www.privacy.wi.gov)**