

W I S C O N S I N

Office of Privacy Protection

Safeguarding Information for Your Future

Students and ID Theft: It Happens A Lot! Tips for Off-line Protection

Going off to school means lots of new experiences. Unfortunately, not all of them are good. Identity thieves target persons 18-29 more than any other age group. If identity thieves were easily recognizable, you wouldn't have to worry as much about becoming victims – but they're not. They could be your roommate, the person who sits next to you in your class or the person who is recruiting you to be a member of a certain club or organization.

Most identity thieves want one or two things: cash or the goods and services your identity can buy for them. It doesn't matter that they have a job, come from well-to-do families, or appear to be entirely respectable people. Unless or until you know them well, they could easily use your identity to supplement whatever resources they have on their own.

Here are some tips to protect yourself from identity theft.

Guard your social security number

Don't carry your Social Security card with you and don't use your social security number as a PIN or password unless the financial institution, merchant or other business with which you are dealing absolutely requires it.

Shred, shred, shred

Invest in a shredder – an inexpensive countertop model will work – and use it. Shred bills, receipts, and credit card offers that you used to simply throw in the garbage. Also shred any other items that contain personal or financial information – such as bank statements – that you don't keep.

Protect your mail

When mailing something, particularly if it contains a check or other personal information, mail it from a secure location – don't put it in an open box designated for outgoing mail. If you're ordering checks from your financial institution, pick them up instead of having them mailed to you. Finally, lock the mail that you do get away until you shred it.

Stop pre-approved credit card offers

Unless you're really shopping for a credit card, stop pre-approved credit card offers. They are easy to spot in your mail box and can easily be used by identity thieves to get a credit card in your name. You can have your name removed from credit bureau marketing lists by

calling toll-free to 888-5OPTOUT (888-567-8688) or visiting the Opt Out website at www.optoutprescreen.com.

Check your bills and bank statements

If an identity thief strikes, you might first notice it on your bank or credit card statements. Even if you don't balance your checkbook or pay your credit card bill right away, look at the statement as soon as you get it to see if there are any unauthorized charges or withdrawals. If there are, report them right away. If your bill or statement doesn't come at the normal time, call and ask about it since late arrival could be another indication of identity theft.

Check your credit report regularly

Believe it or not, you do have a credit rating even if you've never purchased anything on credit. Your credit rating can determine how much interest a credit card company will charge you, whether a landlord will rent to you or whether you get a car loan. Once you have a bad credit rating, it can be very hard to change it. If someone has stolen your identity and used it to purchase goods or services, you can bet they didn't pay the bill.

Federal law requires each of the major 3 credit reporting agencies to provide consumers with a FREE copy of their credit report each year. Credit reports contain a wealth of information about a consumer's financial history and checking them regularly is one of the best ways to protect against identity theft. If you notice a credit card or bank account that you don't think you have, it might mean that an identity thief is at work. You can obtain your free credit report from Equifax, Experian, and TransUnion by calling toll-free to 1-877-322-8228 or online at www.annualcreditreport.com/cra/index.jsp. By ordering one report from one of the reporting agencies every 4 months, you can get your free credit report 3 times per year.

Request a Social Security Statement

The Social Security Administration sends an annual statement to all card carrying US Citizens that have been employed after an individual turns 25 years of age. Until then, you will not receive one unless you request it. If you suspect you are a victim of identity theft or a compromise has occurred with your social security number you can request a statement before your twenty-fifth birthday. Review the statement to be sure the wage amounts and personal information are accurate and report any inconsistency. Request a statement at 1-800-772-1213 or online at www.socialsecurity.gov.

If you believe your identity has been stolen, contact the Wisconsin Office of Privacy Protection at 1-800-422-7128 or email us at WisconsinPrivacy@datcp.state.wi.us. Visit our website at privacy.wi.gov for more information.