



Identity Theft

by Mary Buettner
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Identity theft is one of today's hottest topics. According to the Illinois Attorney General, there were over 11,000 reports of identify theft in Illinois in 2005.

How can you protect your identity? Here's what the experts recommend:

1. Don't give your social security number to anyone unless you initiate the contact (and even then, only give it when absolutely necessary).
2. Don't carry your social security number with you.
3. Don't reveal personal information in e-mails, discussion forums, or internet sites that are not secure.
4. Shred all credit card offers. To stop receiving pre-approved offers, call 888-5OPTOUT, or go to www.optoutprescreen.com.
5. Don't put sensitive information in your home mailbox.
6. Know when your financial statements are due to arrive, and review each one carefully.
7. Get a free credit report annually from each of the three major credit reporting agencies (Equifax, Experian, and Trans Union) to check for suspicious activity. Call 877/322-8228, or go to www.annualcreditreport.com.

Illinois has recently allowed its residents to place a security freeze on their credit report. This should keep anyone from applying for credit in your name. The security freeze costs approximately \$40 per person to put in place. In order to lift it, you must pay a fee. The security freeze will take away the convenience of applying for credit at malls, etc., but the security it offers is likely worth the inconvenience. Missouri does not yet provide for security freezes.

If you or someone you know has been the victim of identity theft, Missouri and Illinois have identify theft hotlines that can help. The hotline number for Missouri is 800/392-8222, and the number for Illinois is 866/999-5630.

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