

## A Whole New You in 2009?

**It's a new year. The hustle and bustle of the holiday season is over. All that remains are happy memories — and credit card bills. Wouldn't it be great if those bills just stopped coming?**

Not really. Because failing to receive bills could mean an identity thief has taken over your account and changed your billing address to cover his or her tracks.

In the New Year, resolve to deter, detect and defend against identity theft. Here are some tips to get you started toward a more secure 2009.

### Who's in Your Wallet?

The Federal Trade Commission (FTC) estimates that as many as 9 million Americans have their identities stolen each year. Most are stolen “the old-fashioned way” when identity thieves:

- Snatch wallets and purses
- Steal mail looking for bank and credit card statements, pre-approved credit offers, new checks or tax information
- Go “dumpster diving” — rummage through trash looking for bills or other paper with your personal information on it

Protect yourself by keeping an eye on your purse or wallet when you're out and about.



Don't carry your social security card with you. Shred all financial documents, pre-approved credit offers and other papers containing personal information before throwing them away. And don't place outgoing mail in your home mailbox — use official US Postal Service mailboxes.

### Information is as Good as Gold

Once they have your personal information, identity thieves can use it to commit fraud and other crimes. Unfortunately, many consumers only learn that their identity has been stolen after some damage has been done: They receive bills from collection agencies for overdue debts they never

incurred or they discover problems with their credit history when they apply for a mortgage or car loan.

The best way to detect if your identity has been stolen is to monitor your accounts and bank statements each month and verify that all transactions are yours. If you share an account with a spouse or partner, look at the statements together and determine that each entry is legitimate.

You should also check your credit report on a regular basis. Credit reports contain information about you, including what accounts you have and how you pay your bills. The law requires each of the major nationwide consumer reporting agencies — Equifax, Experian, and TransUnion — to provide you with a free copy, at your request, every 12 months. To order your free report from one or all the national consumer reporting companies:

- Visit [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Call toll-free 877-322-8228
- Complete the Annual Credit Report Form and mail it to P.O. Box 105281, Atlanta, GA 30348-5281 (you can print the form from [www.ftc.gov/credit](http://www.ftc.gov/credit))

Do not contact the three nationwide consumer reporting companies individually; they provide free annual credit reports only through those methods listed above.

You may want to request your free report from each of the national consumer reporting agencies at different times in order to monitor your credit history throughout the year. For instance, request a report from Equifax in January, from Experian in May and from TransUnion in September.

## What Next?

If you discover that your personal information has been compromised, taking certain steps quickly can minimize the potential damage from identity theft. First, place a “Fraud Alert” on your credit report. Notifying one of the three nationwide consumer report companies is sufficient:

- Equifax: [www.equifax.com](http://www.equifax.com), 1-800-525-6285
- Experian: [www.experian.com](http://www.experian.com), 1-888-397-3742
- TransUnion: [www.transunion.com](http://www.transunion.com), 1-800-680-7289

Next, close any accounts that have been tampered with or fraudulently established. Lastly, report your theft to the police and the Federal Trade Commission.

Resolve to guard your personal information. And keep an identity thief from resolving to become “a whole new you” in 2009.

## Tips to Avoid Identity Theft

While there is no foolproof way to avoid ID theft, there are steps to take to:

- DETER identity thieves by safeguarding your information
- DETECT suspicious activity by routinely monitoring your financial accounts and billing statements
- DEFEND against ID theft as soon as you suspect a problem

For more information, visit [www.ftc.gov](http://www.ftc.gov) and click on the Consumer Protection link.

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