

How to Prevent Identity Theft

The Wisconsin Office of Privacy Protection (OPP) provides information to consumers about preventing identity theft. They can also assist people who are victims of identity theft. A variety of information related to that topic is available at the website of the Wisconsin Department of Agriculture, Trade, and Consumer Protection (privacy.wi.gov). Some of those tips are summarized here:

Guard all identifying information carefully. This includes your name, date of birth, Social Security number, Medicare number, email addresses, financial account numbers and any PINs or passwords. OPP recommends that people limit the kinds of documents that they carry with them. Do not put your birth certificate, passport, or Social Security card in your purse or wallet unless you have a specific need for them.

Buy a shredder and shred all documents that contain important information when you no longer need them. This includes bank and doctor's statements, Medicare notices, and credit card offers. Credit card offers and even inserts from magazines and catalogs you receive may contain enough identifying information to pose a risk of identity theft. Shred these instead of putting them in the garbage.

NEVER give out identifying information over the phone. Your credit card company already knows your account number; they will not call and ask for that information. The same is true for Social Security and Medicare; they will not call and ask you for your Social Security number. If someone phones you claiming to be your credit card company, ask for their name and then call the number on your credit card and find out whether someone from there has tried to contact you.

Keep a list of your credit cards and bank account numbers, as well as phone numbers to reach these companies. But remember to keep this information in a safe place.

Finally, OPP recommends that you frequently check your bank and credit card statements for unauthorized withdrawals or charges. Contact the bank or credit card company immediately if you discover fraudulent items. Also be sure to check your credit report annually. You can receive a credit report free once per year. The three main credit reporting agencies are Equifax, Experian, and TransUnion. You can call for your free credit report at 1-877-322-8228.

Contact OPP at 1-800-422-7128. They can assist you if you experience identity theft. They will give you more advice about what to do if your identity has been compromised. For example, they will tell you to call the police and report the theft to the credit reporting agencies, to your bank and to your credit card companies. You can request that a fraud alert or security freeze be placed on your credit report account. Please contact OPP if you discover identity theft; they can help you through this difficult process.