



IDENTITY THEFT OUTREACH TOOLKIT

Host a Protect Your Identity Event

TALKING POINTS

1. The Federal Trade Commission is reaching out to community groups to help educate people about protecting their personal information and taking charge in the event of identity theft. The FTC keeps the nation's database on identity theft statistics.
2. As the nation's consumer protection agency, the FTC is encouraging organizations to host events to increase awareness of basic security habits to adopt at home, at work and at school, and of the tools the agency offers to help people deal with identity theft as quickly and efficiently as possible.
3. Identity theft happens when someone steals your personal information and uses it without your permission. It's a serious crime and can really make a mess of your finances and your credit history.
4. Identity protection is treating your personal information like your other valuables. For instance, lock up your financial documents and records, and put away your wallet or purse. Protect your Social Security number, sharing your number – and your child's – only when it's necessary. Ask if you can use another identifier – or just the last four digits of your SSN as a protective measure.
5. If you think that someone has stolen your identity, acting quickly is the best way to limit the damage. Here are three things to do immediately:
 - First, contact one of the three nation-wide credit reporting companies and ask for a fraud alert on your credit report. The company you call has to let the other two credit reporting companies know. A fraud alert is a roadblock for a thief who wants to open more credit in your name.
 - Second, order copies of your credit reports and read them carefully. Report any mistakes to the credit reporting companies.
 - Third, create an Identity Theft Report. It can help you get fraudulent information off your credit report, stop a company from collecting debts caused by the theft, and help you get information about any accounts a thief opened in your name. To get an Identity Theft Report:
 - Contact the FTC online or by phone and file a complaint. That becomes an FTC Affidavit.
 - Then, take the affidavit to the police department and file a police report.
 - And then, attach your FTC Affidavit to your police report and presto – you've got an Identity Theft Report.



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- 6.** Encourage your family to practice identity protection: monitor your credit reports; read your bank, credit card and account statements; and read the explanations of medical benefits that come from your health plan. Know that the law entitles you to get one free credit report each year from each of the three nationwide credit reporting companies. You've heard of them: Experian, Trans Union, and Equifax.
- 7.** Shred outdated documents that have personal, financial, or medical information before you throw them away.
- 8.** Use anti-virus and anti-spyware software on your computer and a firewall.
- 9.** Don't use the same passwords for different websites, and don't share them with anyone.
- 10.** Sometimes, someone else's security systems are lax, and your information is compromised in a hack or a data breach. Learn more about dealing with that possibility at ftc.gov/idtheft.