



AUDIENCE QUIZ: ANSWERS

1. My 5-year-old child just got a call about an overdue credit card account. It sounds like a computer error. I told the caller that this wasn't my child's account. That should take care of the situation.

FALSE. A call about an overdue account may be a sign that someone has opened accounts using your child's Social Security number. Parents and guardians don't expect a minor child to have a credit file and rarely request or review their child's credit report. A thief may steal and use a child's information to get a job, government benefits, medical care, utilities, car loans, or even a mortgage. A thief may use a child's information for many years before the crime is discovered. The victim may learn about the theft years later, when applying for a job, loan, or apartment, or when a business reviews the credit file and finds fraudulent accounts.

2. I check my financial accounts and bill statements when they come. That helps reduce my risk of identity theft.

TRUE. Missing or late statements can be a sign of identity theft. But it's also important to read your explanation of medical benefits: it can alert you to medical identity theft. If an identity thief gets medical treatment using your name, the thief's medical information – for example, blood type, test results, allergies, or illnesses – can get into your medical file. Information about the thief can be added to your medical, health insurance, and payment records. The thief might deplete your health insurance benefits.

3. I got a notice from the Internal Revenue Service out of the blue. I called the number on the notice to get the details.

TRUE. If the IRS sends you a notice indicating a problem – or if you think someone has misused your Social Security number to get a job or tax refund – contact the IRS's Specialized Identity Theft Protection Unit at 1-800-908-4490 immediately. Specialists will work with you to protect your account.

4. I'm getting bills for accounts I never opened. I should compile all the bills and wait to see if any charges pop up on my existing accounts.

FALSE. As soon as you suspect identity theft, put a fraud alert on your credit reports, order copies of your reports, and review them carefully for charges or accounts that aren't yours. File a complaint with the FTC and get a police report so you can create an Identity Theft Report.



IDENTITY THEFT OUTREACH TOOLKIT

Host a Protect Your Identity Event



5. An Identity Theft Report can help me fix some problems caused by identity theft.

TRUE. An Identity Theft Report helps you deal with credit reporting companies, debt collectors, and businesses that opened accounts in your name.

You can use the Report to:

- get fraudulent information removed from your credit report,
- stop a company from collecting debts that result from identity theft, or from selling the debt to another company for collection,
- place an extended fraud alert on your credit report,
- get information from companies about accounts the identity thief opened or misused.

6. I reviewed my credit report when I bought a house about a year ago. Everything checked out so I'm not at risk for identity theft.

FALSE. Check your credit reports regularly. Credit reports can signal identity. That's why it's so important to check your report a few times a year. You have the right to get a free copy of your credit report every 12 months from each of the three nationwide credit reporting companies. Ordering one free report every 4 months lets you monitor your file and enables you to spot errors early. You can get your free credit report at annualcreditreport.com or by calling 1-877-322-8228. Get in the habit of checking your account statements and Explanation of Benefits from your health plan, too.