



St. Louis Park

MINNESOTA

Identity Theft

Identity theft involves taking a victim's identity to obtain credit and steal money. Here are some tips to reduce the likelihood of becoming a victim

- Don't give out personal information by phone, mail or internet unless you have initiated the contact.
- Use a cross-cut paper shredder to shred all discarded financial documents, including pre-approved credit applications, insurance forms, bank checks and statements.
- Don't use your mother's maiden name, your birth date, the last four digits of your social security number or a similar series of numbers as a password for anything.
- Carry as little identification as possible. Don't carry your social security card, birth certificate or passport unless absolutely necessary.
- Don't carry every credit card you have in your wallet. Leave infrequently used cards at home or alternate which cards you carry. (For example, if you have both a VISA and a MasterCard. Leave one at home.)
- Don't put your social security number on checks or credit receipts.
- When using an ATM or phone card, make sure no one is looking over your shoulder to get your PIN number.
- Once a year, check your credit report for inaccuracies.
- Read your account statements to check for unauthorized credit card charges.
- Keep a list of all credit card and bank account numbers with customer service phone numbers.
- Don't put your credit card number on the Internet unless it's an encrypted, secured site.
- Don't download files sent by strangers or click on hyperlinks in e-mails from senders you don't know.
- Don't store financial information on laptop computers.

For more information, contact the Identity Theft Resource Center at 1-858-693-7935 or St. Louis Park residents can report identity theft by contacting the police department's Support Services at: (952) 924-2600.

Other resources for ID Theft:

- Avoid ID Theft (Federal Trade Commission):
www.ftc.gov/bcp/edu/microsites/idtheft
- www.consumer.gov/idtheft
- 1-888-5OPT-OUT (1-888-567-8688)

- National Do-Not-Call Registry www.donotcall.gov
- MN Atty Gen www.ag.state.mn.us/consumer