

Q: What is "identity theft"?

A: Identity theft is when someone gains access to your personal information, and then uses it to commit fraud or theft-like opening up a credit card account or cell phone in your name. In 2001, the Federal Trade Commission received 117,000 inquiries or reports about identify theft--twice as many as the year before. 10% of the people who report they are victims of identity fraud are over the age of 60. More than half (52%) of ID theft reported by seniors has to do with credit cards. The second largest form of fraud (15%) has to do with unauthorized telephone accounts. Identity thieves can get your personal information in many ways: a stolen wallet, stolen mail, an improperly obtained credit report, even going through your trash. Thieves can use your name, date of birth and Social Security number (SSN) to open a new credit card account, set up a new bank account, even take out a car loan. If someone uses your identification without your permission, it's a federal crime. In Massachusetts, posing as another person to obtain money, credit, goods, or services carries a \$5,000 fine and up to two and a half years in jail.

Q: How can I protect myself against ID theft?

A: Before you give out any personal information, find out how it will be used. Ask if you can have the info kept confidential. Call your credit card company if your monthly bill does not arrive on time. Pick up your mail promptly after it has been delivered. Don't give out personal info on the phone-unless you initiated the contact. Thieves may call you and claim to be from the bank, your internet provider, your credit card company-but don't give them your SSN, your mother's maiden name, or your date of birth. Tear up all your charge receipts or insurance forms before putting them in the trash. Don't carry your Social Security card with you, and use other types of identifiers whenever possible. Order a copy of your credit report from each of the 3 major credit card reporting agencies every year: Equifax (1-800-685-1111), Experian (1-888-397-3742), TransUnion (1-800-916-8800). If you think you have been victimized by ID theft, you can ask these credit reporters to put a "fraud alert" in your file, requesting that creditors call you before opening or changing any accounts. If you suspect credit card fraud, immediately close tampered accounts, and notify the company in writing. File a report with your local police where the ID theft took place, and get a copy of the report as proof of the crime. Don't rush out and get a new SSN if you think someone has been using yours. When you take out a new SSN, the absence of any credit history may make it harder to get credit.

The FTC has a toll free Identity Theft Hotline at 1-877-438-4338. You can also find them on the internet at www.consumer.gov/idtheft. They created an ID Theft Affidavit to help you report theft to many companies by filling out one standard form. The form can be used by creditors to investigate the fraud and decide the outcome of your claim.