



Seniors Protect Yourself from Identity Theft

To prevent identity theft, you have to understand what thieves use to commit the crime. Educating yourself now and taking small steps to protect your information can help you minimize your chances of becoming a victim.

What is your identity?

Any combination of the following information can provide enough for identity theft to occur.

- Name
- Address
- Social Security Number
- Mother's Maiden Name
- ATM Pin
- Date of Birth
- Bank Account Number

Make your identity hard to steal

Here are some simple steps you can take to protect yourself from identity theft.

- Check your wallet and limit the number of identification cards you carry. Many medical cards contain your social security number, if you don't need it, don't carry it with you.
- Refuse to give out personal information over the phone unless you have initiated the call.
- Sign up for the Wisconsin NO CALL program to limit the number of calls you receive from telemarketers by calling 1-866-9 NO CALL.
- Shred or destroy credit card receipts, credit applications, bank checks and financial statements. Many thieves obtain information from documents tossed in the trash.
- Choose to "opt out" of unsolicited credit and insurance offer by calling 1-888-5 OPT OUT.
- Order a free credit report once a year from each of the three major credit reporting agencies.

Equifax

PO Box 740250
Atlanta, GA 30374-0241
(888) 766-0008
TDD: (800) 255-0056
www.equifax.com

Experian

PO Box 9532
Allen, TX 75013
(888) 397-3742
TDD: (888) 397-3742
www.experian.com/fraud

TransUnion

PO Box 6790
Fullerton, CA 92834-6790
(800) 680-7289
TDD: (877) 553-7803
www.transunion.com

- Review your credit card and financial statements when they arrive.
- Keep sensitive documents in a safe place in your home. Repairmen and visitors can easily gain access to personal information if it's left in plain view.
- Place out-going mail in an official, secure mail box. The flag on your mailbox tips-off more than just the postal carrier, it alerts thieves too.
- On the phone be on alert for any calls coming in that request information. No matter how sincere a caller may sound Do Not give out personal information over the phone. Your bank or credit card company will not call you to ask for personal information.
- On your computer be aware of receiving emails that appear to be from your bank or credit card company – known as a “phishing” scam. This scam is an email message that directs you to a website that appears to be from your bank or other business. They will then ask you to verify information about yourself or your accounts. Again, your bank or credit card company will not communicate with you via email.
- On vacation be aware of your environment and individuals lingering around. Individuals can listen to conversations and obtain personal information. When verifying a hotel with a credit card take notice to be sure no one can overhear your conversation.

For more information, or to file a complaint, contact the Wisconsin Office of Privacy Protection at 1-800-422-7128, visit our website at www.privacy.wi.gov or email us at DATCPWisconsinPrivacy@Wisconsin.gov.