Identity Protection

KEEP YOUR FINANCIAL RECORDS SECURE & PRIVATE

Over 15 million individuals in the United States reported being a victim of identity theft in 2012. In total, costs of identity theft amounted to over $24 billion – more than all the other types of property crime in the United States!

There are measures that you can take to protect yourself.

PROTECT YOURSELF FROM IDENTITY THEFT

1) Keep ALL of your financial records and information secure and private. (Only share this information with trusted sources (ie. a bank you visit or your employer, etc.)

2) Watch yourself! Keep an eye on all of your financial transactions to help catch identity theft.

3) If your bank or credit card company contacts you about identity theft, independently reach out to your banker or credit representative to confirm right away and take action. Being contacted by the company concerning identity theft IS the most common way individuals find out about identity theft. However, there are several scams that alert you to identity theft and then ask you to disclose your personal information via email. Your bank will NOT do that. Contact them directly if there is any question.

PROTECT YOURSELF FROM FRAUD

1) It is illegal for an organization to request payments from you to receive prizes. Unexpected offers of business deals or offers of funds from foreign countries are also common scams. Be aware of these!

2) Generally be concerned about offers in which you have to rush funds to someone through money orders.

3) Be sure that ALL checks you accept are from a trusted source.

AVOIDING FAKE CHECK SCAMS

There are several FAKE CHECK scams out there. If you deposit a check that is counterfeit and then withdraw the funds, YOU will be stuck paying the bill. YOU also could be sued for any funds you owe the bank AND possibly reported for check fraud! This can make it hard to open future bank accounts. Banks have several safeguards to catch check fraud. Always know your source of funds!

If it sounds too good to be true, it probably is!
If you have ANY QUESTIONS or concerns about financial transactions, check with your local or state consumer protection agency.

Learn more from the following sources. (see handouts)

**Consumer Federation of America**
[www.consumerfed.org/fakecheckscams](http://www.consumerfed.org/fakecheckscams)

**National Consumer League**
[www.fakechecks.org](http://www.fakechecks.org)
[www.fraud.org](http://www.fraud.org)

**Federal Trade Commission**
877-876-2455

**CHECKING YOUR CREDIT – WHERE TO GO FOR HELP**

As discussed in the credit chapter, it is critical that everyone checks their credit record annually (at least) to ensure that there are no mistakes or cases of fraud or identity theft. You can easily check this document at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com).

IMPORTANT: If you find that there are any errors or fraud, you need to report this right away. Instructions are included on your credit report.

**For assistance contact:** Legal Assistance Foundation, [www.lafchicago.org](http://www.lafchicago.org), 312.341.1070; Citizens Utility Board, [www.citizensutilityboard.org](http://www.citizensutilityboard.org), 800-669-5556.

**OBTAINING PROPER DOCUMENTS**

Do YOU have a state ID? Do you have a social security card? There are several personal identification documents that are critical for your financial future BOTH for banking, investing and for employment.

**Key items include:**

1. Your birth certificate
2. Your social security card
3. A state ID or driver’s license

If you do not have copies of these documents or if they have been lost or destroyed, it is important to take steps to obtain them as soon as possible so you have them when you need them. (Missing these documents is often an issue with young adults for banking/jobs.)

We have included information about where to go to find out what you need to do to get these documents. Your case worker should also be able to assist you with this.

**Birth Certificate:** See the Illinois Department of Health site at [www.ldph.state.il.gov](http://www.ldph.state.il.gov) or call 217-782-6554 for information on documentation needed (ie. piece of mail addressed to you, public assistance card, etc.); site locations, etc.

**Social Security Card***: See the Social Security Administration [www.ssa.gov](http://www.ssa.gov) or 1-800-772-1213 for a list of documents needed to request a replacement card. There are many options such as birth certificate, school ID, medical record, transcript.

**State ID:** (generally you need your birth certificate and social security card to obtain this document) See the Illinois Secretary of State at [www.cyberdriveillinois.com](http://www.cyberdriveillinois.com) or 800-252-8980 for information.

**Matricula Card:** Contact your local consulate. Here is the site to find the Mexican consulate, [www.embassyofmexico.org](http://www.embassyofmexico.org), and to find other consulates try [www.consumer-action.org](http://www.consumer-action.org).