

## Take steps to help yourself avoid being a victim

### HOW TO PREVENT IDENTITY THEFT/CAR BURGLARIES:

Motorists can do little to stop parking lot smash-and-grab bandits, but they can limit their losses with several precautions.

- Always lock your car. It is easier and less conspicuous to open an unlocked door than to break a window.
- Whenever possible, do not keep valuables in your car.
- If you must keep valuables in your car, keep them out of sight, or store them in the trunk. (That way, you won't be luring a thief, though he or she can still pop your trunk.)
- Install a car alarm.
- Park your car in a lighted area at night.

### WHAT TO DO IF YOU ARE AN IDENTITY-THEFT VICTIM:

- Immediately report the crime to the police.
- Contact the three major credit-reporting agencies. Ask them to log the theft and remove the fraudulent information from your credit record. Call Equifax at (800) 525-6285, Experian at (888) 397-3742, and Trans Union at (800) 680-7289. Request that a "fraud alert" be placed on your credit report. This will alert any credit provider to contact you before issuing a new credit card. Call and then write each agency.
- Call your credit-card issuers to cancel your credit cards. Cancel them with the status "Account closed at customer's request." If you

allow the closing status to be "Card lost or stolen" the "lost" part could place blame on you. Request new cards with different numbers.

- Call each company that issued a fraudulent credit card to obtain a copy of the signed credit-card contract. You must have this document to prove you did not authorize the issuance of the card and are therefore not responsible for the charges.
- If your ATM card has been compromised, get a new card. Use a new password that is not related to your date of birth, address, Social Security number, or any other obvious aspect of your life.



**More online:**

For more information, go to [www.interesting-information.com/identity-theft/identity-theft-victim.htm](http://www.interesting-information.com/identity-theft/identity-theft-victim.htm)

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