



## FBI TIPS ON AVOIDING IMPERSONATION/IDENTITY FRAUD

Impersonation fraud occurs when someone assumes your identity to perform a fraud or other criminal act. Criminals can get the information they need to assume your identity from a variety of sources, such as the theft of your wallet, your trash, or from credit or bank information. They may approach you in person, by telephone, or on the Internet and ask you for the information.

### **Some Tips to Avoid Impersonation/Identity Fraud:**

- Never throw away ATM receipts, credit statements, credit cards, or bank statements in a usable form.
- Never give your credit card number over the telephone, unless you make the call.
- Reconcile your bank account monthly and notify your bank of discrepancies immediately.
- Keep a list of telephone numbers to call to report the loss or theft of your wallet, credit cards, etc.
- Report unauthorized financial transactions to your bank, credit card company, and the police as soon as you detect them.
- Review a copy of your credit report at least once each year. Notify the credit bureau in writing of any questionable entries and follow through until they are explained or removed.
- If your identity has been assumed, ask the credit bureau to print a statement to that effect in your credit report.
- If you know of anyone who receives mail from credit card companies or banks in the names of others, report it to local or federal law enforcement authorities.