

## Fraud Prevention

Each year, millions of people fall victim to fraud, and the impact on their lives is financially and emotionally devastating. In fact, the FTC estimates that as many as 9 million Americans have their identity stolen each year, and victims spend countless hours and dollars trying to correct the problem.

At one time, a thief needed to actually have your card or check to gain access to your accounts, but today, e-commerce and “convenience” practices at many stores have eliminated that need.

### Your Identity Can Be Stolen When:

- Someone steals your information from his/her job or bribes an employee for the information.
- A hacker gains access to a business database and can view your records.
- Your mail is stolen or someone rummages through your trash.
- A thief poses as someone who has legal access to your credit reports.
- Information is pulled from an ATM machine by a small device attached to the card reader (called skimming).
- A change of address form is submitted by a criminal to divert your mail to another location.
- Someone contacts you via email or phone claiming “a problem with your account” and asking you to give them personal data.

### To Keep Your Information Safe

- Protect your information by opting out of mailing and calling lists.

- Exclude personal data from company and family websites, online directories and searchable databases.
- Instead of signing the back of your credit cards, print “PHOTO I.D. REQUIRED.”
- When paying bills, only write the last four digits of your account number on the memo line—the company will still be able to verify the account if necessary, but an unscrupulous employee handling your check won’t have your full account number.
- Keep copies of the front and back of all your identification and credit cards and the contact numbers in a safe place so you can report them immediately if they are stolen.

### If You Believe Your I.D. was Stolen

- Cancel your credit cards and/or bank accounts immediately and notify customer service about the theft.
- File a police report. This will help you if you need to dispute any charges on your account.
- Call the national credit bureaus and have them place a fraud alert on your accounts and social security number so you will be notified before new credit is authorized in your name.



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