

Attorney General Bill Schuette

Protecting Michigan Citizens

IDENTITY THEFT



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WHAT ARE THIEVES LOOKING FOR?

Personal Information:

- **Social Security Number**
- **Credit Card Numbers**
- **Banking or Financial Information**
- **Date of Birth**
- **Mother's Maiden Name**

www.michigan.gov/ag



HOW DO THEY STEAL YOUR IDENTITY?

- Old-Fashioned Stealing
- Dumpster Diving
- Phishing
- Skimming
- Changing Your Address
- Impersonating You

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HOW DO THIEVES STEAL YOUR INFO?

Old-Fashioned Stealing

- Wallet, Purse, or Mail
- Security Breach
- Bribe employees with access
- Employees sell/use records with personal information



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HOW DO THIEVES STEAL YOUR INFO?

Dumpster Diving

Rummaging through trash looking for bills or other papers with your personal information.



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PROTECT YOURSELF!

**Do not give out
personal information!**

- Over the phone
- Through the mail
- Or on the Internet

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PROTECT YOURSELF!

- **Create a master list and photo copy important identification.**
- **Protect your Social Security and Medicare card and number.**

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PROTECT YOURSELF!

- **Pick up checks at your bank.**
- **Limit the pre-printed information on your personal checks.**
- **Be cautious with your mail.**
- **Carefully and promptly review statements and bills.**

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PROTECT YOURSELF!

- **Opt-Out/Stop credit offers**

Telephone:

1-888-567-8688

Online:

www.optoutprescreen.com

www.michigan.gov/ag



PROTECT YOURSELF!

- **Obtain free credit reports.**

The screenshot shows the homepage of AnnualCreditReport.com. At the top, there is a navigation bar with links for AnnualCreditReport.com, Frequently Asked Questions, Contact Us, About Us, and Fraud Alert. The main content area features a large heading: "Request your free annual credit report. It's QUICK, EASY and SECURE." Below this is a prominent blue button that says "START HERE to view and print your credit report now." To the left of this button is a dropdown menu labeled "Select Your State" and a red "Request Report" button. On the right side of the page, there is a section titled "What is AnnualCreditReport.com?" which explains that the site allows users to request a free credit file disclosure (credit report) every 12 months from Equifax, Experian, and TransUnion. Below this, there is a "We guard your privacy" section with a warning icon and text advising users to ensure they are on the legitimate site and to read the Security Policy. At the bottom, logos for TransUnion, Experian, and EQUifax are displayed, along with a copyright notice for 2012 Central Source LLC and links to Privacy Policy, Site Use, and Security Policy.

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FREE CREDIT REPORTS

Mail (see handout)

Telephone:

1-877-322-8228 (toll free)

Online:

www.annualcreditreport.com

www.michigan.gov/ag

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