

Identity Theft Prevention

Identity theft has become one of the fastest growing white collar crimes in Nebraska. It is also one of the most difficult crimes to detect, often spanning many jurisdictions. Fortunately, there are steps citizens can take to prevent such activity.

Identity theft is defined as a person fraudulently using another's identity for some type of gain, such as credit, loan, lease or other financial resource. So how is the crime committed? It all starts with a criminal acquiring your personal information we all use everyday, such as your name, date of birth, social security number, phone number, address, driver's license number, bank account number, credit card number, etc.

The key for stopping identity theft has become prevention. Here are tips you can use

- Shred or destroy all mailings you receive with your personal information on it. It is not uncommon for thieves to look through trash in search of information to use.
- Do not give out personal information over the phone unless you know who you are dealing with. Most reputable companies will not contact you by phone or internet asking for credit card numbers, social security numbers and other personal information.
- Do not give out or write your social security number on any document unless absolutely necessary. When asked, do not be afraid to find why a vendor needs it or if it can be omitted on documents.
- Instead of using the unsecured mailbox in front of your residence to send mail, take it to the post office or a designated drop box. Outgoing mail is a popular and easily accessible resource for identity thieves.
- Before dealing with an unknown company, check with the Better Business Bureau. For reputable companies, seek referrals from friends or family.
- Immediately review credit card and bank statements as soon as you receive them. Look for unusual or suspicious activity.
- When ordering new checks, have them sent to your local financial institution rather than having them delivered to your home mailbox where they may sit unsecured for hours.
- Keep all credit card and ATM receipts secured on your person rather than leaving them behind at the business, throwing them away in a public trash can or inside the merchandise bag.
- Keep a limited number of credit cards and personal information in your wallet or purse in case it is stolen. Also, make a photocopy of these items and keep it in a secured location at home. This will make it easier to report those items accurately if they are stolen.
- Request a copy of your credit report annually from the three credit bureaus listed on the links at the bottom of this page.
- If you suspect you are a victim of identity theft, report the activity immediately to your local law enforcement agency, credit bureaus, financial institutions and credit card companies.

Utilize these important links to assist you in preventing and reporting identity theft

[Nebraska Attorney General's Office](#) 1-800-727-6432

[U.S. Department of Justice](#)

[Federal Trade Commission](#)

[Better Business Bureau](#)

[Equifax Credit Bureau](#) 1-800-625-6285

[Experian Credit Bureau](#) 1-888-397-3742

[TransUnion Credit Bureau](#) 1-800-680-7289