

TIPS TO CONSIDER TO AVOID FINANCIAL EXPLOITATION

- Never lend your ID card, checks, ATM card, or credit cards to anyone.
- Review your bank and credit card statements for unauthorized transactions and follow up on ones you don't think you authorized.
- Don't sign anything you don't understand.
- Adding a person to your checking account gives that person the same rights to your bank account as you have, and they don't have to ask you to take money from your account.

 Carefully, review any power of attorney documents you sign, and require that your representative report every action taken on your behalf.



913-715-3003 Consumer Hotline

913-715-3140 White Collar Crime Hotline



Protect Yourself From Financial Exploitation

From the
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What is Identity Theft?

Identity theft occurs when someone uses your personal information, like you name, social security number or credit card number without your permission or authority.

How does it occur?

<u>Dumpster Diving</u>. ID thieves rummage through trash looking for bills or other papers with your personal information on it.

<u>Skimming</u>. They steal credit/debit card numbers by using a special device when processing your card.

Phishing. They pretend to be your bank or credit card company and call contact you by telephone or e-mail requesting account information or verification. If you receive a phone call from your bank, etc., ask for a number and return the phone call to a telephone number that you know is valid.

<u>Changing your address.</u> ID thieves will go so far as to divert your billing statements

to another location by completing a change of address form.

Old Fashioned Stealing. They steal wallets, purses, mail, including bank and credit card statements, pre-approved credit offers, new checks or tax information.

What Can I Do to Avoid ID Theft?

Awareness is your most effective tool to combat ID Theft! Monitor your bills, credit card and bank statements. If you stop receiving a bill or statement, contact the company to determine where it is and if there have been any unauthorized changes to your account.

Do not leave you mail delivery in an unattended area or mail box.

Direct Deposit your social security checks.

Opt out of pre-approved credit card offers by calling: 1-888-5-OPTOUT or (1-888-567-8688)

Stop telemarketing calls by registering your telephone number at:

www.donotcall.gov
or you can also call toll free at: 1-888-382-1222
(TTY: 1-866-290-4236)
from the telephone number you wish to register.

This will stop most telemarketing calls, but not

all.

You can request your free credit report online, by phone or by mail.

On -line go to: https://www.annualcreditreport.com/cra/index.jsp

Telephone:

1-877-322-8228 or

Print the request form on line at:

https://www.annualcredit report.com/cra/requestfor mfinal.pdf and mail to:

Annual Credit Report Request Service P.O. Box 105281, Atlanta, GA 30348.