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Tips to Avoid Being Victimized

To help protect you from 'phishing' and identify theft, the FTC, the nation's consumer protection agency, offers this guidance:

If you get an email that warns you, with little or no notice, that an account of yours will be shut down unless you reconfirm your billing information, do not reply or click on the link in the email. Instead, contact the company cited in the email using a telephone number or Web site address you know to be genuine.

Avoid emailing personal and financial information. Before submitting financial information through a Web site, look for the "lock" icon on the browser's status bar. It signals that your information is secure during transmission.

Keep your deposit and withdrawals slips, credit card receipts and bills, bank statements; personal identification numbers (PINs) and any other documents that bear your Social Security number and other personal information where they will be safe.

Tear up or shred credit card receipts, bank statements and unused credit card offers before throwing them away. Opt out of pre-approval credit offers by calling 1-888-50PT-OUT.

Review credit card and bank account statements as soon as you receive them to determine whether there are any unauthorized charges. If your statement is late by more than a couple of days, call your credit card company or bank to confirm your billing address and account balances.

Report suspicious activity to the FTC. Send the actual email spam to uce@ftc.gov. If you believe you've been scammed, file your complaint at ftc.gov and click on 'Report Identity Theft'.

If you think your identity has been stolen, here's what to do now:

Step 1: Protect your finances

Contact the three major credit reporting agencies to put yourself on Fraud Alert and request a copy of your credit report:

Equifax - equifax.com/personal

To order your report, call: 800-685-1111 or write: P.O. Box 740241, Atlanta, GA 30374-0241

To report fraud, call: 800-525-6285 and write: P.O. Box 740241, Atlanta, GA 30374-0241

Experian - experian.com

To order your report, call: 888-EXPERIAN (397-3742) or write: P.O. Box 2002, Allen TX 75013

To report fraud, call: 888-EXPERIAN (397-3742) and write: P.O. Box 9530, Allen TX 75013

TransUnion - transunion.com

To order your report, call: 800-888-4213 or write: P.O. Box 1000, Chester, PA 19022

To report fraud, call: 800-680-7289 and write: Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92634

Step 2: Close all compromised accounts

Contact your financial institutions and credit card issuers immediately. Close the accounts that you know or believe have been tampered with or opened fraudulently.

Step 3: File a police report

You will need a police report to dispute unauthorized charges and for any insurance claims. Get a copy of the report to submit to your creditors and others that may require proof of the crime.

Step 4: File your complaint

File your complaint with the FTC. The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations. Filing a complaint also helps the FTC learn more about identity theft and the problems victims are having so they can better assist you.