

## What to know about and how to prevent it

### WHAT IS IT?

Identity theft happens when someone uses your personal or financial information without your permission. This information can include; names, addresses, credit card numbers, social security numbers, bank details, and medical information.

### SEE THE RED FLAG!

- Bills for items you did not buy.
- Debt collection calls for accounts you did not open.
- Information on your credit report for accounts you did not open.
- Denials of loan applications.
- Mail stops coming to your mailbox OR mail missing from your mailbox.



### HOW TO PREVENT IDENTITY THEFT

- Guard your social security number. Only give it out when completely necessary. Your social security numbers are a major key to your financial account and credit report.
- Memorize passwords and PINs. Do NOT carry them with you and make them hard for someone to figure out.
- Shield your hand when entering your PIN at a bank or credit union ATM or when making store purchases.
- Keep personal and financial information in a secure place and shred information before throwing it away.
- NEVER give sensitive information to unsolicited callers, over the internet or through the mail unless you initiated the contact and are sure of the business's trustworthiness.
- **Directions Credit Union will never call you and ask you for your account or social security numbers.**
- Check your credit report annually.