



Protect Yourself

KNOW A SCAM WHEN YOU SEE ONE

- ▶ **Debt relief scams**
- ▶ **Advance-fee loan scams**
- ▶ **Credit repair scams**
- ▶ **Be aware of the following:**
 - Organization has no website or cannot be found in Google
 - Organization asks for credit card information, bank account information, social security, drivers license, or other personal information
 - Return address is a free domain (Hotmail, Gmail, Yahoo)
 - Offer contains a lot of hype and promotional language but little on how it works and the cost
 - Offers a prize, in which you have to pay “processing fees”

GUARDING AGAINST IDENTITY THEFT

IF SOMEONE STEALS YOUR ID, YOUR CREDIT RATING IS AT RISK

- ▶ **Guard your social security number**
 - Keep your card out of your wallet
 - Don't put it on your driver's license or checks
- ▶ **Pick passwords carefully**
- ▶ **Pay attention to your mail and trash**
- ▶ **Check your credit reports annually**
- ▶ **Use common sense**

- Be careful when purchasing items online
- Do not sign up for unfamiliar contests
- Be wary of telephone solicitors and asking for personal information

What if My Identity is Stolen?

ACT FAST – FILE A POLICE REPORT AND ALERT THE PROPER AUTHORITIES

- ▶ **Close your credit cards and tell your bank**
- ▶ **Alert a credit reporting agency**
- ▶ **Contact the Federal Trade Commission (FTC)**