



Identity theft is a serious crime and is on the rise!

WHO ARE THE VICTIMS?

- Anyone
- Identity theft does not discriminate.
- Any age, sex, race.
- Students can be a victim and it could be years before they know it.

PROTECT YOURSELF

- Keep all personal documents locked in a safe.
- Shred any/all bank statements, credit card statements, etc.
- Don't give ANY personal information over the phone, by mail or over the internet. **ESPECIALLY** your date-of-birth, social security number and mother's maiden name.
- If it sounds too good to be true, then it usually is.
- Monitor all statements.
- Look at your receipts. Old machines print out ENTIRE credit card number. Cross out all but the last 4 digits.
- Monitor your credit card statements, keep them in a safe place, or SHRED them.
- Run occasional credit reports:
 - All three bureau's: Experian, Equifax and TransUnion
 - "Federal Fair Credit Reporting Act" provides you with one free credit report every 12 months.

WHAT TO DO IF YOU BECOME A VICTIM

1. Contact the three major credit bureaus to place a fraud alert and "victim statement" on your credit report. Order a copy of your report from each bureau and review for any inaccuracies. (See side bar).
2. Review your credit reports and close any accounts you believe have been tampered with or opened fraudulently. Continue to review your credit reports every six months.
3. Change P.I.N. numbers and passwords on existing accounts.
4. Contest all fraudulent accounts with the affected financial institution/business in writing and follow up by sending them the Federal Trade Commission's "Identity Theft Affidavit". The affidavit is found on the FTC's website at: www.consumer.gov/idtheft.
5. File a police report **AND** get a copy: **BE PERSISTENT!** The police report should identify all fraudulent activity. Under the "Police Report Initiative" the credit bureaus will accept a copy of the police report to block any fraudulent account information from appearing on your credit report.
6. Contact the Federal Trade Commission at 877-IDTHEFT, or online at www.consumer.gov/idtheft.

They will enter your complaint information into the national Identity Theft database and provide victim assistance and consumer education materials. Their website will also provide additional information about your rights as a victim and further explain all of the steps you will need to take to repair your good name.

Repairing your credit may be a time-consuming and frustrating undertaking, make sure to keep a detailed log of every step you take! These records will be useful as you contest any fraudulent activity and for law enforcement if an investigation is conducted.

Credit Bureaus

• EQUIFAX

To order your report call:
1-800-685-1111 or go online at: www.equifax.com

To report fraud call:
1-800-525-6285 and write to:
P.O. Box 740241
Atlanta, GA 30374-0241

• EXPERIAN

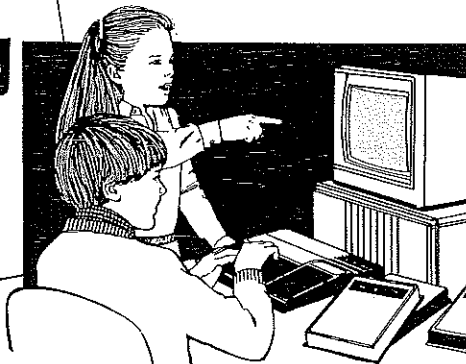
To order your report call:
1-888-397-3742 or go online at: www.experian.com

To report fraud call:
1-888-397-3742 and write to:
P.O. Box 9532
Allen, TX 75013

• TRANS UNION

To order your report call:
1-800-888-4213 or go online at: www.transunion.com

To report fraud call:
1-800-680-7289 and write to:
P.O. Box 6790
Fullerton, CA 92634-6790



The *Internet* is a vast global network of computers (actually a network of networks!) that link people and organizations worldwide.

THE INTERNET PROVIDES:

- Rapid access to reference information and pictures, from news & sports to movie reviews and airline fares (World Wide Web)
- Quick and reliable ways to communicate with others around the world (E-mail, Newsgroups, and Chat Rooms).

The majority of the "Net" contains positive information that is useful for children, however it is not controlled or policed by any one organization. This means that there are no checks or limits on the kind of information that children can access over the internet. This creates some risks for children using the internet. These risks include:

- Access and exposure to inappropriate information: This can range from explicit photographs to hate propaganda.
- On-line harassment: As in the real world, not all on-line users are nice!
- Potential for physical harm: There are cases where children have agreed to meet with people they have met on the Internet.

Parents and care givers can help minimize the risk by locating the computer in a common room (kitchen, family room, etc.) instead of a bedroom to allow parental

supervision. Consider developing a "contract" with your children that outlines their rights and responsibilities, and the consequences for breaching the contract. The following are some recommended guidelines to consider in a contract with your children:

- Do not give out identifying information (name, address, phone number, etc.) over the computer.
- Do not arrange a "face to face" meeting with someone over the Internet without parental permission.
- Do not respond to messages (e-mail, bulletin boards, chat rooms) that are suggestive, obscene, threatening or make you feel uncomfortable.
- Remember that the person you meet on-line may not be who they claim they are. A 13 year old girl on-line may be a 44 year old man in real life!
- Always tell your parents if you get a message that makes you feel uncomfortable or scared.

You may want to consider some form of filtering software. Filtering software prevents your children from visiting areas of the Internet you deem inappropriate.

**WITH YOUR HELP,
CHILDREN & TEENAGERS
CAN SAFELY ENJOY
THE INTERNET!**

INTERNET SAFETY TIPS

- ☞ NEVER give out personal information.
- ☞ NEVER arrange an in-person meeting with someone you've met online.
- ☞ NEVER post pictures of yourself, your family, or friends online.
- ☞ NEVER open files sent to you by anyone you have met online.
- ☞ Avoid people who ask too many personal questions.
- ☞ Treat those you encounter online respectfully.
- ☞ Remember that you do not have privacy online.
- ☞ Do not respond to e-mail when you do not know the sender.
- ☞ Do not open attachments when you do not know the sender.
- ☞ Do not respond to rude, threatening or harassing e-mail.
- ☞ Do not open e-mail with subjects you think sound inappropriate for your age.
- ☞ Trust your instincts!! If something does not feel right, do not respond to e-mail, leave the chat room or exit the Website.

You should immediately contact either the police or a trusted adult if:

- You are threatened with harm.
- You are aware of any online threat to another.
- You are harassed online because of your race, religion, ethnicity, sexual orientation or disability.
- You are asked to participate in any kind of sexual activity by someone who knows or should know that you are under eighteen.

