



Recognizing and Protecting Against **IDENTITY THEFT**

BY LAURA FAY

Every two seconds someone becomes a victim of identity theft, the fastest-growing crime in the United States. Identity theft is the misuse of another person's personal information to fraudulently obtain goods and services. By acquiring just a small amount of personal information, identity thieves can destroy a person's financial reputation and cause endless stress on that person and their family.

While identity theft comes in many shapes and sizes, the most well-known form is financial identity theft. Financial identity theft refers to anything affecting your financial status or credit score, such as unexpected purchases on your existing accounts or loans and lines of credit opened in your name.

Child identity theft, where the identity of a minor is stolen and misused,

is the fastest-growing type of identity theft. It also creates the most sustained damage because it often goes undetected until the minor is old enough to attempt to take out loans or apply for jobs using their Social Security number.

Medical identity theft is the misuse of insurance information to obtain medical services. It could involve alterations to treatment services and

medical records. Finally, criminal identity theft is committed by individuals who are hiding from law enforcement.

Identity thieves use various methods, both high- and low-tech, to get their hands on your personal information. Some of the low-tech methods to collect personal information include dumpster diving (literally digging through the trash) for sensitive documents and mail. Other low-tech methods involve stealing wallets, purses, or phones or finding these lost items. Any of these items is a treasure trove of information for an identity thief.

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Identity theft is the misuse of another person's personal information to fraudulently obtain goods and services.

Data breaches, a high-tech version of identity theft, allow thieves to compromise potentially millions of records at once. Pop-ups on your computer, fraudulent texts asking you to click on a link, and phone calls requesting personal information are all examples of high-tech phishing scams. Skimming devices overlaid on point-of-sale terminals or installed in gas pumps are yet another high-tech threat to your personal information. These devices are able to capture the account information from your credit or debit card.

If you become a victim of identity theft, report the fraud immediately. Also, file a report with your local police department, the Federal Trade Commission, and Wisconsin's Bu-

reau of Consumer Protection to cover all of your bases.

Help prevent identity theft by implementing a few simple safeguards. Register your phone number with the Do Not Call Registry to limit unwanted telemarketing calls, limit junk mail by opting out of pre-approved credit card and insurance offers, shred anything containing personally identifiable information, and limit what you carry in your wallet or purse (like Social Security cards and passports). Practice safe internet habits, such as using strong passwords and security software, keeping your browser and operating systems up to date, and paying attention to security warnings. Check your credit report regularly for fraud. You are entitled to one free credit report a year, so take advantage of it. Finally, place a fraud alert or security freeze on your credit report to prevent identity theft.

For more information, visit Wisconsin's Bureau of Consumer Protection at datcp.wi.gov or call (800) 422-7128.

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