

Identity Theft

Safeguard your
personal information

Publication 280
August 2020



Identity theft affects millions of Americans each year. The U.S. Postal Inspection Service is the lead agency in investigating incidents of identity theft.

The U.S. Postal Inspection Service is the federal law enforcement branch of the U.S. Postal Service®, with primary jurisdiction in all matters infringing on the integrity of the U.S. Mail. The mission of the Postal Inspection Service is to protect the U.S. Postal Service, its employees, and its customers from criminal attack, and protect the nation's mail system from criminal misuse. The Postal Inspection Service has a long, proud, and successful history of fighting the criminals who attack our nation's postal system and those who misuse it to defraud, endanger, or otherwise threaten the American public.

What is identity theft?

Identity theft occurs when a criminal steals key pieces of information to gain access to a person's financial accounts. This information could include a name, address, date of birth, Social Security number, or mother's maiden name. Armed with this information, an identity thief may open new credit or financial accounts, buy cars, apply for loans or Social Security benefits, rent an apartment, or set up utility and phone service — in someone else's name.

Information in this guide comes from the U.S. Postal Inspection Service, the U.S. Secret Service, financial and retail industries, and other members of the Financial Industry Mail Security Initiative (FIMSI).



Add these tips to your “must do” list to protect your identity:

1. Deposit outgoing mail at a Post Office or a blue U.S. Postal Service collection box, or give it directly to your letter carrier.
2. Shred unwanted documents that contain personal information before discarding them.
3. Review your consumer credit reports annually.
4. **Never** give personal information over the phone or the Internet unless you initiated the contact.

Postal Inspectors also offer these tips for ID theft protection:

- Order your free credit report once a year from each credit bureau to check for accuracy and fraud use. You can order it online at annualcreditreport.com or by calling 1-877-322-8228.
- Report lost or stolen credit cards to the issuer immediately.
- Sign your new credit cards — before someone else does.
- Memorize your Social Security number and passwords; don't carry them with you. Don't use your date of birth as your password.
- Never leave receipts behind — at ATMs, on counters at financial institutions, or at gasoline pumps.
- Check expiration dates on credit cards and contact the issuer if you don't get a replacement before they expire. The same goes for monthly financial statements and bills.

Identity theft is a criminal offense. It occurs when a person knowingly transfers or uses, without lawful authority, a means of identification of another person with the intent to commit or to aid or abet any unlawful activity that constitutes a violation of federal law or that constitutes a felony under any applicable state or local law.

— *Identity Theft and Assumption Deterrence Act, 18 USC 1028(a)(7)*

- Match credit card receipts against monthly bills and check financial statements for accuracy.

If you suspect your identity has been stolen, take action:

- If the crime involved the U.S. Mail, report it online to the U.S. Postal Inspection Service at <https://www.uspis.gov>, or call 1-877-876-2455.
- If the crime involved counterfeit credit cards or computer hacking, report it to the U.S. Secret Service at www.secretservice.gov.
- Check whether the major credit reporting agencies have accounts in your name that were opened without your consent. Ask them to place a “fraud alert” on your file.
- You may be advised to close some or all of your accounts. At the least, change your PIN codes and passwords immediately.
- Keep a record of the names and phone numbers of people with whom you discussed your case, and of all reports and supporting documents.
- Report ID theft online with the Federal Trade Commission at www.identitytheft.gov, or call its Identity Theft Hotline at 1-877-ID-THEFT. The FTC has counselors to help you resolve financial and other problems that can result from this crime.



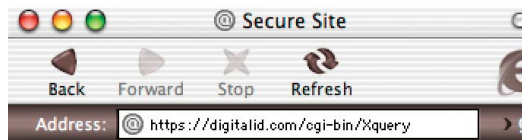
Keep your personal information safe from online prowlers. Here's how:

The Internet offers a convenient way to conduct business. To ensure you use it safely, *never* input your credit card or other financial account numbers at a Web site *unless* it offers a secure transaction. **A secure (or “encrypted”) transaction will have these two features:**

1. An icon of a lock appears in the bottom strip of the Web browser page.



2. The URL address for the Web page changes from “http” to “https” for the page at which you input the personal data.



Report credit card fraud to one of the major credit reporting agencies, either online or by phone. (You can report the incident to any of the three agencies, as they share a common database.)

Equifax: 1-800-525-6285
www.equifax.com

Experian: 1-888-397-3742
www.experian.com

TransUnion: 1-800-680-7289
www.transunion.com



Everyone with a Social Security number is at risk of identity theft. Learn how to protect yourself.

Other publications with information on ID theft:

ID Theft: When Bad Things Happen to Your Good Name
Federal Trade Commission
1-877-ID-Theft

Identity Theft
Federal Reserve Bank of Boston
1-800-409-1333

For more information about the U.S. Postal Inspection Service, call toll-free 1-877-876-2455, or visit our Web site at uspis.gov.

**CHIEF POSTAL INSPECTOR
NATIONAL HEADQUARTERS**
475 L'ENFANT PLAZA SW RM 3100
WASHINGTON DC 20260-2100

ATLANTA DIVISION
200 TRADEPORT BLVD SUITE 209
ATLANTA, GEORGIA 30354-2910

BOSTON DIVISION
495 SUMMER ST STE 600
BOSTON MA 02210-2114

CHICAGO DIVISION
433 W HARRISON ST RM 50190
CHICAGO IL 60669-2201

DENVER DIVISION
1745 STOUT ST STE 900
DENVER CO 80299-3034

DETROIT DIVISION
PO BOX 330119
DETROIT MI 48232-6119

FT WORTH DIVISION
251 W. LANCASTER AVE 2ND FL
FORT WORTH TX 76102-9701

HOUSTON DIVISION
3400 ALDINE BENDER RD RM 400
HOUSTON TX 77315-0400

LOS ANGELES DIVISION
PO BOX 2000
PASADENA CA 91102-2000

MIAMI DIVISION
3400 LAKESIDE DR 6TH FL
MIRAMAR FL 33027-3242

NEWARK DIVISION
PO BOX 509
NEWARK NJ 07101-0509

NEW YORK DIVISION
PO BOX 555
NEW YORK NY 10116-0555

PHILADELPHIA DIVISION
PO BOX 3001
PHILADELPHIA PA 19101-9000

PHOENIX DIVISION
111 W. MONROE ST STE 900
PHOENIX AZ 85003-1788

PITTSBURGH DIVISION
5315 CAMPBELLS RUN ROAD
PITTSBURGH PA 15205-7001

SAN FRANCISCO DIVISION
2501 RYDIN ROAD FL 2S
RICHMOND CA 94804-9712

SEATTLE DIVISION
PO BOX 400
SEATTLE WA 98111-4000

WASHINGTON DIVISION
10500 LITTLE PATUXENT PKWY 2ND FL
COLUMBIA MD 21044-3509

Publication 280
August 2020

PSN 7610-05-000-0653