



Safeguard
your
personal
information

Most identity theft involves the U.S. Mail. That's why the U.S. Postal Inspection Service is a 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. According to the Postal Service Transformation Plan, 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.

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)

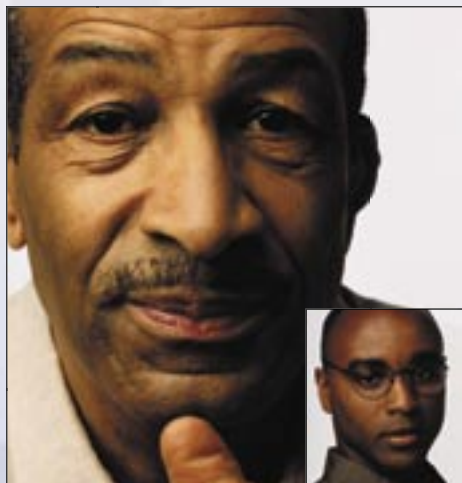
What is identity theft?

Identity theft occurs when a crook steals key pieces of personal identifying information, which may include a name, address, date of birth, Social Security number, and mother's maiden name, to gain access to a person's financial accounts. 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. Don't leave mail in your mailbox overnight or on weekends.
2. Deposit mail in U.S. Postal Service collection boxes.
3. Tear up unwanted documents that contain personal information.
4. Review your consumer credit report annually.



Postal Inspectors also offer these tips for ID theft protection:

- 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.
- Don't ever 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. Ditto for monthly financial statements and bills.
- Match credit card receipts against monthly bills and check financial statements for accuracy.

If you suspect you're a victim of ID theft, take action:

- If the crime involved the U.S. Mail, report it to your nearest U.S. Postal Inspection Service office.
- If the crime involved counterfeit credit cards or computer hacking, report it to the U.S. Secret Service.
- 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.consumer.gov/idtheft, or call its Identity Theft Hotline at 1-877-IDTHEFT. The FTC has counselors to help you resolve financial and other problems that can result from this crime.

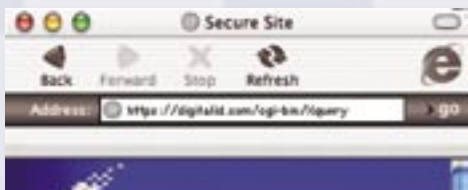
Keep your personal information safe from online prowlers. Here's how:

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.



3. Report credit card fraud to one of the major credit reporting agencies, either online or by phone. (Due to a recent change designed to help consumers, you can report the incident to any of the three agencies, as they now share a common database.)

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

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

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

Identity theft is
the fastest growing
crime in America.
Learn how to
protect yourself.

Visit these Web sites for more information on ID theft:

U.S. Postal Inspection Service: www.usps.com/postalinspectors

Federal Trade Commission: www.consumer.gov/idtheft

U.S. Secret Service: www.secretservice.gov

Department of Justice: www.usdoj.gov/criminal/fraud/idtheft

Federal Deposit Insurance Corporation: www.fdic.gov/consumers

Web sites for credit card companies:

American Express: www10.americanexpress.com

Discover: www.discovercard.com/discover/data/products

MasterCard: www.mastercard.com/education/fraud

Visa: www.usa.visa.com/personal

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.

Identity theft:
How bad people
get good credit.



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Atlanta Division

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Atlanta GA 30321-0489
404-608-4500

Boston Division

495 Summer St, Ste 600
Boston MA 02210-2114
617-556-4400

Charlotte Division

PO Box 3000
Charlotte NC 28228-3000
704-329-9120

Chicago Division

433 W Harrison St,
Rm 50190
Chicago IL 60669-2201
312-983-7900

Denver Division

1745 Stout St, Ste 900
Denver CO 80299-3034
303-313-5320

Detroit Division

PO Box 330119
Detroit MI 48232-6119
313-226-8184

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PO Box 162929
Ft Worth TX 76161-2929
817-317-3400

Houston Division

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Houston TX 77251-1276
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Los Angeles Division

PO Box 2000
Pasadena CA 91102-2000
626-405-1200

Miami Division

3400 Lakeside Dr, 6th Fl
Miramar FL 33027-3242
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New Jersey/Caribbean Division

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New York Division

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St Louis MO 63199-2201
314-539-9300

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Washington DC 20260-2168



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