Minimize Your Risk

Secure personal information in your dorm room, especially if you have roommates.

Don't give out personal information on the phone, through the mail or over the internet unless you've initiated the contact or are sure you know who your dealing with.

Don't carry your SSN card.

Give your SSN only when absolutely necessary.

Pay attention to your billing cycles.

Be wary of promotional scams.

Place passwords on your credit card, bank and phone card.

Order a copy of your credit report.



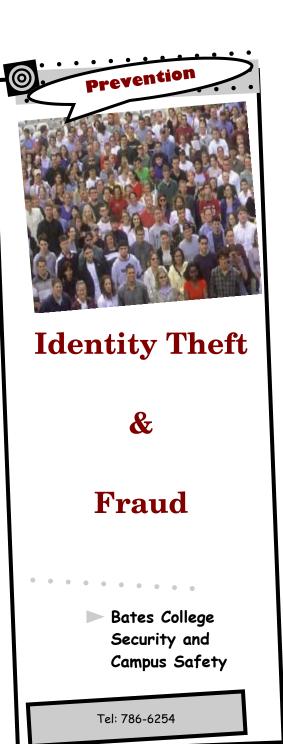
Don't provide any personal information over the phone.





Phone: 207-786-6254 Fax: 207-786-8299

Email:



How Identity Theft Occurs

Identity theft is the fastest growing crime according to the



FBI statistics.

Prevention. Partners, Problem Solving

In 2002 over TEN MIL-

LION people reported being victims to IDENTITY THEFT.

- >They steal wallets and purses containing your identification and credit cards.
- >They find personal information in your dorm room.
- >They use personal information you share on the Internet.
- >They scam you, through email, phone calls, by posing as legitimate companies or businesses.

How Thieves Use Your Personal Information:

- >They call your credit card issuer and change the mailing address on you credit card account.
- >They open a bank account in your name and write bad checks on that account.
- >They counterfeit checks or debit cards, and drain your bank account.
- >They sell you personal information to criminals.
- >They open a new credit card account, using you name, date of birth and SSN.
- >They will use your credit card number to make purchases through the Internet.

A WORD ABOUT SOCIAL SECURITY NUMBERS

Some businesses will ask you for your SSN to do a credit check, loan application, rent an apartment. Sometimes, they will want it for general record keeping. You don't have to give your SSN to a business, a person or a store just because they asked for it. If someone asks for it, ask the following questions:

Why do you need my SSN?

How will my SSN be used?

What will happen if I don't give you my SSN?



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