

Identity Theft: A Quiz for Consumers

*Want to learn how to reduce the risk of becoming a victim of identity theft?
Take this simple quiz and see how you score.*

	YES	NO
<p>1. When I keep my ATM cards and credit cards in my wallet, I never write my PIN (Personal Identification Number) on any of my cards.</p> <p><i>Reason: If you lose your ATM or credit card, thieves have instant access to your accounts.</i></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>2. When I leave my house, I take with me only the ATM and credit cards I need for personal or business purchases.</p> <p><i>Reason: If your wallet or purse is lost or stolen, and you're carrying fewer cards, you'll have fewer calls to banks/credit-card companies to report the losses, and the odds of fraudulent charges in your name will be lower.</i></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>3. When I get my monthly credit card bills, I always look carefully at the specific transactions charged to my account before I pay the bill.</p> <p><i>Reason: Someone who gets your credit card number and expiration date doesn't need the actual card to charge purchases to your account. If you don't look closely at your credit card statement each month you might not have any recourse if fraudulent transactions go through and you don't dispute them promptly. As soon as you see unauthorized charges on your statement, contact the credit card company immediately to report them.</i></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>4. When I get my monthly bank statements, credit card bills, or other documents with personal financial information on them, I always shred them before putting them in the trash.</p> <p><i>Reason: Some identity thieves aren't shy about "dumpster diving" – literally climbing into dumpsters or rooting through trash bins to look for identifying information that someone threw out. Buying and using a shredder for your home or office is an inexpensive way to protect your personal data.</i></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>5. When I get mail saying I've been pre-approved for a credit card, and don't want to accept or activate that card, I always tear up or shred the pre-approval forms before putting them in the trash.</p> <p><i>Reason: If you throw out the documents without tearing them up or shredding them, "dumpster divers" can send them back to the credit card company, pretending to be you but saying that your address has changed. If they can use the account from a new location, you may not know the account's being used in your name until you see it on a credit report (see below).</i></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>6. I request a copy of my credit report at least once a year.</p> <p><i>Reason: Reviewing your credit report can help you find out if someone has opened unauthorized financial accounts, or taken out unauthorized loans, in your name. Some consumers may even qualify for a free copy of their credit reports. Contact the three major credit bureaus – Equifax (1-800-685-1111), Experian (1-888-397-3742), or Trans Union (1-800-916-8800) – to request a copy.</i></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>7. If the volume of the mail I get at home has dropped off substantially, I always check with my local post office to see if anyone has improperly filed a change-of-address card in my name.</p> <p><i>Reason: Some identity thieves may try to take over your credit card and bank accounts, and delay your discovery of their criminal activities, by having your mail diverted to a new address where they can go through it without your knowledge. Your local post office should have on file any change-of-address cards, and can respond if you find that someone is improperly diverting your mail.</i></p>	<input type="checkbox"/>	<input type="checkbox"/>

How did you score? If you marked "No" two or more times, it means that you need to be more cautious as described in this quiz. The more you do to protect your personal information, the lower the odds that you'll become a victim of identity theft. For more information about identity theft, go to www.usdoj.gov/criminal/fraud/idtheft.html; and www.consumer.gov/idtheft.