



Identity Theft– *How Thieves Get Your Information*

There are several ways that thieves can steal you personal information:

- **Mail theft.** Thieves will steal credit card payments and statements, pre-approved credit offers and convenience checks.
- **Computer hacking.** Much publicized of late, thieves hack into computers of major financial institutions or data handling companies to take personal financial information.
- **“Dumpster diving”.** Thieves can find personal information in dumpsters at businesses or in garbage cans at your home.
- **“Insider access”.** An employee of a business may wrongfully retrieve personal identification information that the business has collected for legitimate reasons.
- **Purse or wallet loss or snatching.**
- **Computerized information services.** A business that sells personal identification information in electronic form may not safeguard the information appropriately.
- **Internet.** Personal information can be accessed by a thief on the Internet by installing “spyware” on your computer without your knowledge or through “phishing” (posing as a legitimate business, asking you for your personal information through an email).
- **Skimming.** Stealing credit and debit card account numbers. This can happen during a legitimate transaction such as at a restaurant. You give your server or cashier your credit card, they go to where they normally run bankcard transactions, but first, they secretly swipe your card through a portable reader that is about the size of a credit card. They can collect several hundred card numbers this way. Another place for skimming is at ATM machines.
- **Burglary.** A burglar can steal your personal information from your checkbook, account statements, or other files that are not locked up in your home.
- **Divert your mail.** An ID thief can send a completed change of address form to the financial institution that has your credit or debit card. They send your statement to a new address. This way the thief can use your credit card keeping you in the dark that they are running up bills in your name.