

The
One
and
Only
You.

**An easy
guide to
protecting
your identity.**

Brought to you by:

STAPLES

that was easy:

Frank W. Abagnale

World-renowned identity theft expert and subject of
the blockbuster motion picture *Catch Me If You Can*.




 **DR**

LICENSE NUMBER	DATE OF
C7556789	10-30
HEIGHT	CLASS
5'8"	D

TERRY A. S
123 SOUTH MAIN S
ANYTOWN, USA 012

Terry S



DRIVERS LICENSE

LICENSE NUMBER

C7556789

HEIGHT

5'8"

DATE OF BIRTH

10-30-1966

CLASS

D

EXPIRES

10-30-2010

RESTRICTIONS


B

TERRY A. SULLIVAN

123 SOUTH MAIN ST

ANYTOWN, USA 01234-5678

Terry Sullivan



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LICENSE NUMBER	DATE OF
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Forward

Your name. Your address. Your social security number.

Identity thieves want your personal information and they’ve got some pretty clever ways to get it.

With just a small bit of identifying info, ID thieves will quickly max out your credit cards, drain your bank accounts or even apply for loans or jobs.

Simple everyday behaviors put all of us at risk. That’s right: **Just tossing unshredded receipts, bills, financial statements, convenience checks and credit card offers into the trash puts you at risk.**

Using easily cracked passwords (like your son’s name or your birthday) on your accounts puts you at risk.

Still, there’s good news. Just as simple behaviors put you at jeopardy, easy-to-take preventative measures can help protect you.

Since it will take more than a press of the Easy Buttonsm to solve this problem, we recruited Frank Abagnale, the world-renowned security expert and FBI consultant, to give you the scoop on protecting yourself — and your good name.

ID theft is
the number
one crime in
the nation.



A staggering situation

No matter how much or how little you know about identity theft, fact is, the problem (and its effect on victims) is only getting worse.

It isn't pretty

In fact, in May of 2006, President George W. Bush commissioned a task force to investigate ID theft and develop a national strategy to combat it. The grim reality of ID theft says it all.

- **More than 10 million Americans** have been victims of ID theft.²



Every four seconds someone becomes a victim of identity theft.³



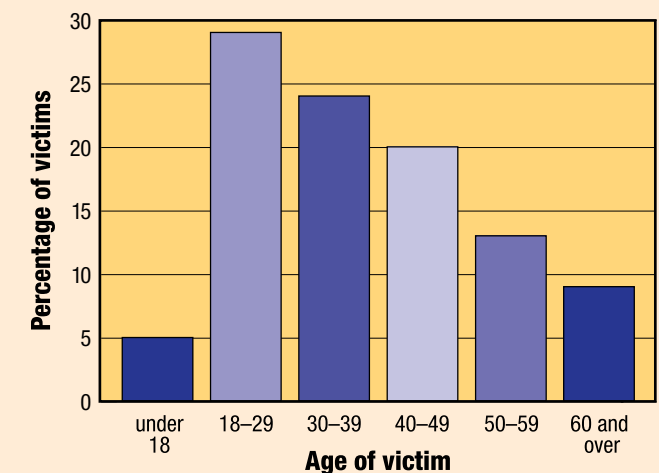
- **Only half of victims** know how their identity was stolen.⁴
- The most common form of ID theft is **misuse of existing credit card accounts**. In fact, 85% of victims say an existing account was misused.⁵
- Individual victims suffer **approximately \$500 of loss**, which goes up to **approximately \$1,200** if the thief sets up a new account.⁶

Did you know?

- **Businesses bear the brunt of losses:** approximately \$48 million for all types of ID theft in one year alone.⁷
- **Victims have spent approximately 300 million hours** resolving problems caused by ID theft, which breaks down to approximately 30 hours per victim.⁸
- In regard to Internet fraud, 73% of complainants reported that at one point they **had email contact with the offender.**⁹
- The Federal Trade Commission's Identity Theft hotline **receives 5,000 calls per week**, totaling 260,000 each year.¹⁰

Equal opportunists

Who will thieves likely target? Anyone. Any age.¹¹



Male identity theft victims lose more money than female victims. Men lose \$1.86 for every \$1 lost by women.¹²

Uncovered: How they steal your info

Identity theft is the fastest-growing criminal activity in the United States.¹³ No matter what kind of security measures are put in place, each day, scam artists become savvier and sneakier.

How they steal your info

Your personal information is out there in more places than you know (or you can imagine) and, in many cases, just waiting to be stolen.



ID thieves have hundreds of ways to get it. Here are some of the most common.

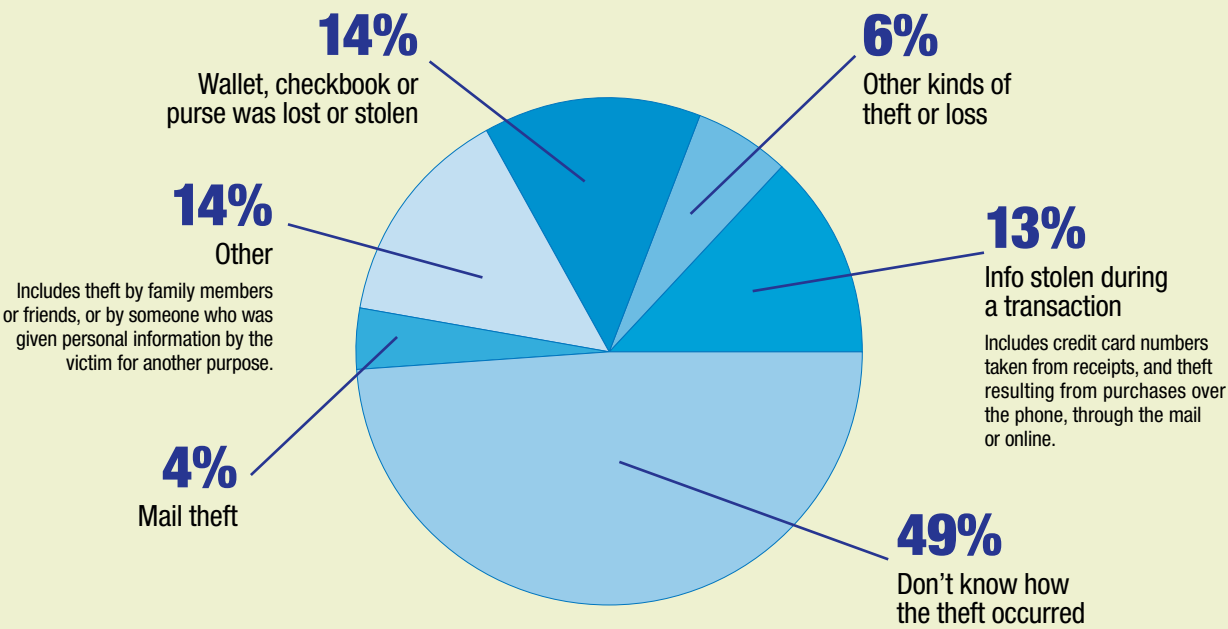
- **Snatching your purse or wallet.** Inspired, no. Effective, yes.
- **Stealing your mail.** Credit card statements, new checks and that unending stream of preapproved credit offers in your mailbox make for a rich bounty. Don't forget your emails are vulnerable to theft as well.

- **Change of address.** ID thieves may fill out a change of address form. This scam means they'll get your mail, leaving you in the dark about what they are doing with your personal information.
- **Dumpster diving.** The idea may seem gross to you, but thieves will do just about anything to get your private info. Dumpster diving is one reason why it's so crucial that you shred everything with your name or personal information on it.
- **Breaking into your house or your computer.** Cash, jewels and electronics are low-hanging fruit these days. ID thieves will go through your files and your computer looking for personal info, credit card statements, passwords, etc.



- **Conning a credit bureau.** Thieves may pose as a bank, employer or landlord to obtain your vital stats in one handy package.

Believe it or not, if you become a victim, you may never find out exactly how your identity was stolen. Some types of identity theft prove very difficult to trace.¹⁴



- **Skimming.** Convenience store clerks, waitresses and anyone who has access to a credit card machine can pull this one off. They run your plastic through a bogus reader, register your number, and then start ripping you off.
- **Stealing from companies.** The bad guys hack into companies' databases, steal physical files or pay employees to divulge your data.

- **Pretexting, phishing, scamming and spoofing.** Another case of an ID thief posing as someone official. They'll try to convince you they need your social security number or mother's maiden name (which, by the way, is not the world's best-kept secret). Watch out, they may attempt to get this info via mail, telephone or email.
- **Inside job.** You won't want to believe this one, but sadly, a significant amount of identity theft is perpetrated by family members or relatives. These ID thieves have easy access to all of your records. Employees and colleagues may also get your personal information at work.



- **Eavesdropping and shoulder surfing.** Thieves don't have to be James Bond to listen in on conversations or steal PINs when they are keyed at an ATM.
- **For sale.** Some ID thieves just buy your personal information on the Internet or from other ID thieves.

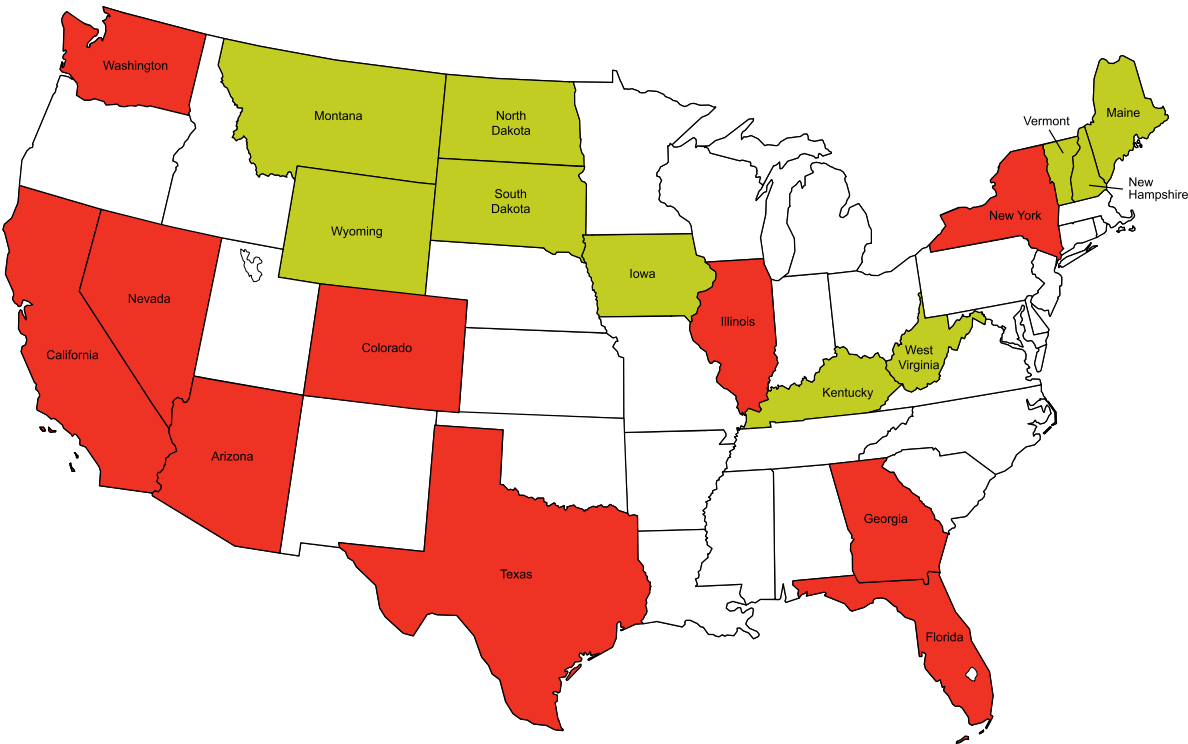


What ID thieves do with your info

- **Go on a shopping spree** and rack up charges on your credit card.
- **Open a new credit card account** using your name, birth date and social security number.
- **Sign up for phone, cable, wireless or another utility service.**
- **Open a new bank account** or steal your debit card number to drain your existing account.
- **Write bad checks.**
- **Apply for loans or mortgages.**
- **File for bankruptcy.**
- **Hide a bad credit history or criminal record** and start a new life using your identity.
- **Apply for a job using your name and social security number.** Taxes will be deducted from the thief's paycheck in your name. When you fail to report that income, the IRS may think you're filing a fraudulent tax return.

Do you live in one of these states?

According to the Federal Trade Commission, based on each state's population and the number of reported victims, living in certain parts of the country could put you at greater risk for identity theft. Why? Many of these states have a large transient population.¹⁵



States ID theft is **most** likely to occur in.¹⁶

States ID theft is **least** likely to occur in.

You've been duped

So, how will you know if you become a victim of identity theft? There are a few telltale signs.

Alarms. They should be going off.

- **Denied.** You have a good credit history, but your application for credit or a job is turned down based on your credit report.
- **Ripped off.** Your credit card, bank balance or other financial statements arrive, listing charges you didn't make. Worse, a credit card statement arrives for a card you didn't know you had.
- **Harassed.** All of a sudden, collection agencies start contacting you about debts you didn't incur or accounts you never opened.
- **Missing mail.** Sure, at first it seems like a blessing — no bills. But if your bills stop coming, it's a bad thing. An identity thief may have changed your address on your credit card statement, so you don't see the

fraudulent charges and the thief can continue racking up charges.

Where danger lurks

Partaking in Internet auctions, shop-at-home catalog sales, or sweepstakes and lotteries puts you at risk — as does falling for foreign money offers, work-at-home schemes and advance-fee loans/credit protection offers. Signing up for bogus Internet or telephone service also increases your risk. The best advice is to **avoid any of the previously mentioned situations.** Your mother was right — better safe than sorry.



The cost of ID theft to the victim¹⁷

Complaint type	Average loss per complaint
Nigerian letter fraud	\$5,000
Check fraud	\$3,800
Confidence fraud	\$2,025
Investment fraud	\$2,000
Nondelivery of merchandise or payment	\$410
Auction fraud	\$385
Check card or debit card fraud	\$240

Nigerian letter fraud as posted on the Web site of the U.S. Department of State.

Having consulted with my colleagues, and based on the information gathered from the Nigerian Chamber of Commerce, I am pleased to propose a confidential business transaction to our mutual benefit.

I and my colleagues have in our possession instruments to transfer the sum of \$35,500,000.00 into a foreign company's account in our favor. This amount emanated as a result from an over-invoiced contract, executed, commissioned and paid for about two years ago by a foreign contractor.

We are therefore seeking your assistance in transferring this money to your account as it can only be remitted to a foreign account, and as civil servants, we are forbidden to operate foreign accounts. The total sum will be shared as follows:

30% for the account owner (you)
60% for us
10% to settle any incidental expenses

We shall commence the transfer of funds immediately, as soon as you send the following documents/information through the above fax number.

1. Four copies of your company's letterhead and invoice papers signed and stamped
2. Your banker's name, address and fax numbers
3. The account number and the name of would-be beneficiary

Bear in mind that this is absolutely a private and personal deal, nonofficial, and should be treated with all measure of secrecy and confidentiality.

20 easy ways to lower your risk

Shred everything

Address labels	Luggage tags
ATM receipts	Medical and dental records
Bank statements	Mortgage applications
Canceled or voided checks	Preapproved credit card applications
Convenience checks	Résumés
Credit card bills	Tax forms
Employee pay stubs	Travel itineraries
Expired credit cards	Used airline tickets
Expired passports or other forms of ID	Utility bills

Don't forget...

...to shred your children's information as well. Their info may be even more valuable to a thief than yours. Why? Most children do not have accounts and credit cards to monitor regularly. If a thief steals your child's identity, it may take far longer to discover.

- 1

Protect your credit. Check your credit report regularly to make sure there are no fraudulent credit cards opened in your name. All it takes is a stolen social security number and someone can set up a new credit card account with a fake address and phone number.
- 2

Shred it for safety. Invest in a shredder. When disposing of sensitive materials, especially financial statements and preapproved credit card offers, destroy them first. Cross cut shredders dice junk mail into tiny squares instead of strips like traditional shredders, and micro cut shredders turn paper into confetti for maximum security. For more information, see page 24 for a great guide to finding a shredder that fits your needs.

Staples® 7-Sheet Micro Cut Shredder



- 3

Double-check credit card statements. As soon as your statement arrives, go over it, with a fine-tooth comb if necessary, to make sure you actually made all the purchases listed. If there are any discrepancies or signs of fraudulent activity, deal with it right away — the sooner, the better.
- 4

Protect your mail. Pick up your mail as soon as possible. A box stuffed full of catalogs, letters and credit card statements can be awfully tempting to would-be thieves. If you won't be able to pick up your mail, have someone you trust do it. Or better yet, have the post office hold onto it for you. Also, bring any outgoing mail to the post office or to a drop box rather than leaving it in your mailbox.
- 5

Be smart about ATMs. Pay attention when using an ATM and keep your eyes peeled for anyone who seems a little too interested in your transactions. When possible, use your free hand to shield the

Did you know?

More than half of victims first discovered misuse of their personal information through monitoring their accounts.¹⁸ So double-checking your credit card statements and balancing your checkbook really are worthwhile tasks.

keypad when entering your PIN. Also, try to avoid “sketchy” ATMs. Some ATMs have been set up to copy your account number while still giving you money, leaving you none the wiser.

6

Keep your credit card close. Whether you're out shopping or eating out, watch how clerks handle your card. Then take your receipt with you and never throw it away in a public place.

7 Use a “real” password. While it is tempting to use the same short and simple combination for all your accounts, it makes it that much easier for someone to access your accounts. You should use a “hard-to-crack” random combination of letters, numbers and symbols for increased protection. Definitely avoid commonly used passwords such as money, secret, love, God, admin, 123, 123456, qwerty and password.

Creating powerful passwords

Easy to crack	Safer
puppy	8puPP!es#
candy	iLuVcH0c01@te
1970	*9teen#70
ball	bA\$ebA!!



8 Protect your social security number at all costs. When companies ask for your social security number, ask why they need it and how they will safeguard it. It’s your social security number after all. Make sure you are comfortable giving it out. Also, try not to let companies use your social security number as an identification number, especially if it will appear multiple times. If your driver’s license number is your social security number, ask to have it changed.

9 Elect to have an additional password. Some companies offer the option of having a second-level password on an account, which you need to know before they will divulge any information or take action. Take them up on this offer. Again, go for something trickier than your mother’s maiden name or your birth date.







10 Keep your credit cards to a minimum. The fewer credit cards you have, the better. Only keep the ones you actually use or plan on using. If you have one for every day of the month, that’s probably too many. Also, keep organized records of all your credit cards and their billing cycles so you can report a theft promptly and thoroughly.

11 Be careful when sharing. Shhh...keep it a secret. Don’t give out personal information over the phone or Internet or by mail unless you really know who you are dealing with.

12 Safe storage. Keep your social security card, birth certificate, passport and all of your records in a locked location. You might consider a safe-deposit box at your local bank. An antitheft safe or locking file cabinet will also do the job. Heading out to the grocery store? Carry only what you need (which likely doesn’t include any of the above).

Buying a safe — made easy

When selecting a safe, you’ll want to consider the type of protection you need, the capacity and the lock. Keep in mind that many safes offer a combination of protection — security, fire resistance and water resistance. Here’s a quick breakdown of key features.

	<p>Protect cash, jewelry, keepsakes and other valuables against theft. Security safes are not fireproof, but feature durable, solid steel construction, concealed internal hinges and bolt-down hardware. Select models feature a Group 2 lock. A safe with a Group 2 lock must resist an attack test by a professional locksmith with knowledge of the workings of the safe using such tools as chisels, pry bars and variable-speed drills for five minutes.</p> <ul style="list-style-type: none">• Best — Electronic keypads provide superior protection with fast, easy access.• Better — Combination locks provide a secure environment for your documents and valuables.• Good — Key locks can provide either privacy or security, depending on the key type, and prevent safe lid from opening in a fire.	 <p><i>Sentry® Safe Security Safe V530</i></p>								
	<p>In addition to security, protect important papers like stocks and bonds, deeds or wills from fire damage. Many safes offer UL classification protection of up to two hours. Documents inside will remain unharmed by heat and flames.</p> <p>What does fire protection mean?</p> <table><tr><td>Fire-Protection Time</td><td>Exposure to Fire Temperatures¹</td></tr><tr><td>½ hour UL</td><td>Up to 1,550°F</td></tr><tr><td>1 hour UL</td><td>Up to 1,700°F</td></tr><tr><td>2 hour UL</td><td>Up to 1,850°F</td></tr></table> <p><small>¹The average fire ranges between temperatures of 900°F to 1,200°F for approximately 20 minutes.</small></p>	Fire-Protection Time	Exposure to Fire Temperatures ¹	½ hour UL	Up to 1,550°F	1 hour UL	Up to 1,700°F	2 hour UL	Up to 1,850°F	 <p><i>Sentry® Safe Fire-Safe® OS3470</i></p>
Fire-Protection Time	Exposure to Fire Temperatures ¹									
½ hour UL	Up to 1,550°F									
1 hour UL	Up to 1,700°F									
2 hour UL	Up to 1,850°F									
	<p>In addition to security and fire protection, waterproof and water-resistant fire-safe products offer protection from flood and water damage.</p>	 <p><i>Sentry® Safe Fire-Safe® waterproof security file H4300</i></p>								

Safeguard yourself from hackers and cyber attackers

Remember, there is no foolproof system to combat hackers. However, investing in Internet Security software is your best line of defense and will help reduce your susceptibility. Here are two recommended choices:

Norton 360™ offers All-In-One Internet security and PC maintenance, as well as robust, automatic protection that all computer users need. This comprehensive security system features:

- PC security to protect you from a wide range of online threats, including viruses and spyware
- Transaction security to safeguard you against online identity theft
- Automatic backup and restore to protect your important files from loss



- PC tuneup to keep your PC running at peak performance
- Protection for up to three PCs for one year



Norton Internet Security™ 2008

offers comprehensive Internet protection. Norton Internet Security 2008 automatically protects you from the latest online threats, including spyware, viruses, worms, phishing and

hackers. This enhanced security suite includes:

- Norton AntiVirus™
- Norton Personal Firewall™
- Norton Antispyware™
- Norton Antiphishing™
- Norton Identity Safe™
- Protection for up to three PCs for one year

13 Secure the office front. You know the drill: Put your purse, wallet or valuables in a locked drawer. But don't stop there. Ask questions about how the company protects your personal information. Find out who has access to your direct deposit info, social security number, address, etc.

14 Secure your computer. Install Internet security software. This will help prevent hackers from gaining illicit access to your computer, and protect your credit cards or account numbers with an encrypted password, just in case.

15 Wipe out. Don't dump your computer at the local recycling center. First, you need to wipe out all of your data. This process requires special software. Do not rely on a simple delete function. Even beginner ID thieves can dig deep into your old computer and find personal information you thought you erased.

16 Stranger danger. When surfing the Web, say "no" to unsolicited downloads. Once you let these programs into your computer, they can wreak havoc. Carefully read all pop-ups asking if you want the download. You may inadvertently click "yes," hoping to make the pop-up go away, but guess what — you've just accepted the download. Better yet, activate the pop-up blocker on your computer. For PCs, launch your browser, then click Tools on the toolbar. Scroll down to turn on pop-up blocker.

17 Shop on secure Web sites. Reputable Web sites (such as staples.com®) encrypt your credit card number and other personal information. The Web address should begin with **https://**. Remember, it's the "s" that's important. Also check the bottom right-hand corner for a padlock or an unbroken



key — two other signs of a secure Web site.

Finally, make all of your Internet purchases with one credit card so you can more easily track potentially fraudulent charges.

18 Skip the debit card when shopping online. Federal law mandates a maximum liability of \$50 if someone steals your credit card and charges up a storm. If it's your debit card, that liability can go up to \$500 or more.

19 Read privacy policies. They may be dull, but privacy policies tell you exactly what a company does with your personal information. If the company shares your personal information, the privacy policy will tell you how to opt out of having it disclosed. Always look for privacy seals. A seal of approval from Internet watchdogs like TRUSTe®, VeriSign® or BBBOnLine® means the Web site abides by certain privacy and security policies.



20 Opt out. A supersimple idea that will reduce the amount of junk mail you receive as well as give you some added protection against ID theft. The fewer businesses that have your info, the better. And again, only communicate with companies you know and trust.

Protecting your identity with a shredder






Staples® MailMate™
M3 Shredder

Owning a shredder is one of the securest and most affordable ways to protect your identity. Every household and business needs one.

Your best defense — a shredder

The question is, which kind best suits your needs? You should consider the following

	Micro cut	Cross/diamond cut	Straight cut
Security	Maximum security	Enhanced security	Basic security
Particle size	Creates up to 12,000 confetti-size particles per sheet	Creates between 300 and 800 confetti-size particles per sheet	Creates long strips between 1/8" to 1/32" wide
Time it takes to put an 8 1/2" x 11" sheet back together	Impossible 	9–10 hours 	Less than an hour 

features when deciding what shredder is right for you:

Sheet capacity: This is the maximum number of sheets a shredder can handle at once. Shredders are available in varying sheet capacities that range from 5 to 30 sheets per pass.

“Inflate the number of sheets you think you will shred each day to prevent taxing or overheating the shredder motor. You’ll likely shred twice what you predict.”

Eric Cayton
Staples® Product Manager

Cut type: Shredders are available with three cut types: strip cut, cross cut/diamond cut and micro cut. The smaller the cut type, the more secure the shredder.

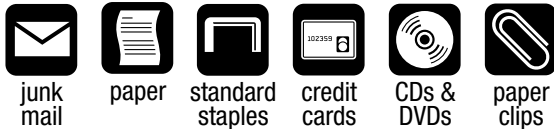
Continuous shred time: The amount of time a shredder can run continuously before it needs to cool down.

Jam resistant features: This helps prevent your shredder from jamming or helps you if your machine becomes jammed while shredding.

Noise level: The lower the decibels, the quieter the machine. This is important to consider when shredding in a shared workspace.

Bin size: Larger bin sizes require less emptying.

What it shreds: Most shredders destroy more than just paper. Some can destroy credit cards, CDs/DVDs, junk mail, standard staples and paper clips. Look for the icons on all shredders to identify what it can shred.



Don't stop at paper

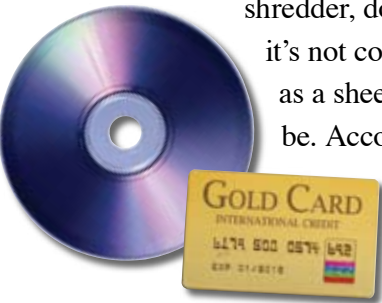
You probably shred important documents such as old bank statements, receipts and sales commission reports, but what do you do with expired credit cards or CDs with sensitive information?

If you answered “toss them in the trash,” think again. “You’ve got to make [them] unreadable in any way, shape or form,” recommends Jay Foley, Director of Consumer and Victim Services at the Identity Theft Resource Center.

If you don’t, you risk becoming a victim of identity theft. Today, shredders offer the next level of protection. Many mid- to high-end shredders have the power to destroy credit cards, CDs and DVDs.

No matter how powerful your shredder is, do not go on a media-shredding spree — stop at five or six CDs or DVDs a day. If you have more, hire a shredding service to prevent damage to your shredder.

Once you’ve put a CD or DVD through the shredder, don’t be surprised if it’s not completely shredded as a sheet of paper would be. According to Foley,



Before placing a credit card or CD into your shredder, carefully look at the shredder’s casing and see if there’s a diagram pointing to where you should insert the item. Also check your owner’s manual to find out if it provides any specific information or directions about shredding these items.

Staples® 7-Sheet Micro Cut Shredder



putting the item through the shredder “will damage the surface material to the point where it can no longer be read,” which is all you need to do to protect yourself.

For best results, you may want to break the CD or DVD in half first and then shred each half separately.

Making sense of your credit report



Given the sneakiness of ID thieves, you may be asking, “How will I ever know if my personal information has been stolen?”

The more vigilant you are, the more likely you will fall into the pool of victims who know sooner rather than later.

The sky won't fall on you

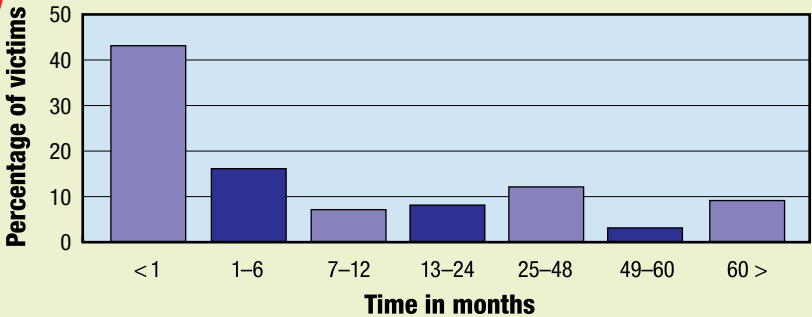
Okay, there is a silver lining. Most ID theft victims discover misuse of their information or accounts pretty darn fast.

Check, double-check and triple-check your credit report

You may recall that checking your credit report each year is one of the best strategies you can employ to protect your identity.

According to the Federal Trade Commission, 43% of victims will know there's a problem within a month.¹⁹

How long does it take to discover ID theft?



In fact, you want to order a report from all three of the major credit bureaus once a year. That’s because one bureau may have different info than another.



To keep up with the ID thieves and how tricky they are, don’t order your reports all at once. For example, order one from Trans-

Union in January, one from Experian in May and then one from Equifax in September.

Or, there’s the easy way

For those who need an Easy Button™ to minimize the amount of time spent monitoring credit reports and accounts, consider Staples® identity theft protection provided by PrivacyGuard. This 24/7 service includes:

- **Monitor** — find out with Staples Daily Credit Monitoring Service who is reviewing your credit report.
- **Alert** — Staples identity theft protection service will notify you right away of any changes to your records. The service will also send you an “all-clear” message if there are no changes to your credit report.

- **Recover** — in the event you become an ID theft victim, a Personal Fraud Resolution Caseworker will be assigned to you to provide personalized counseling and support in dealing with the fraud. In addition, Identity Theft Protection Insurance provides up to \$10,000 in coverage for certain expenses associated with ID theft, such as legal fees and lost wages. And there’s no deductible.

All this — plus a wide variety of personal and financial benefits such as:

- **Monthly credit reports** from the top three national credit reporting agencies.
- **Credit information hotline** to help you understand what your credit report means to you.
- **Online financial tools**, such as credit-score “what if” simulator, which allows you to see how certain actions can affect your credit.
- **Driver’s records access** to check your records for accuracy, false violations, fines and more.
- **Medical records access** to view inquiries from companies that have requested your medical files.

For more information, call or visit your local Staples® store.

Ordering your credit report

Equifax Information Services LLC
1-800-685-1111
www.equifax.com

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

TransUnion LLC
1-800-888-4213
www.transunion.com

Credit Report Price	
If you live in:	Your first copy from each bureau each year is:
Colorado, Maine, Maryland, Massachusetts, New Jersey and Vermont	FREE
Georgia	FREE, and so is your second copy each year
California	\$8.00*
Connecticut	\$5.00*
Minnesota	\$3.00*
Montana	\$8.50*
U.S. Virgin Islands	\$1.00*
All other states	\$9.00*
Special situations	
If you are unemployed and applying for a job in the next six months, or if you receive welfare assistance	FREE
If you have been turned down for credit, a job or anything else because of bad credit	FREE
If you are a victim of identity theft	FREE

*Plus tax where applicable.

Note: Some of the contact information and procedures may have changed since the publication of this book.

Big, bad credit reports

Once you get your credit report, do not panic. Sure, it looks complicated, but it is chock-full of clues that someone may be abusing your personal information. Plus, you only need to check a few parts.

Applicant: You'll find this section at the top of the report and it will list all of your personal information. Look for details that don't click, such as a wrong birth date or an address where you've never lived.

Alias or former name: Here, you'll likely find your maiden name, former married name if you're divorced, and any other name you may have used in the past. To simplify the examination of this info, decide on one variation of your name to use when filling out official documents.

Type of application	Don't use variations of your name	Do use <u>one consistent</u> combination on all official documents
Credit card	Jennifer Doe	Jennifer Ann Doe
Bank account	Jennifer A. Doe	Jennifer Ann Doe
Mortgage	Jennifer Ann Doe	Jennifer Ann Doe
Car loan	Jen Doe	Jennifer Ann Doe
Phone service	Jenn Ann Doe	Jennifer Ann Doe
Cable	J.A. Doe	Jennifer Ann Doe

Credit history: Scrutinize this section for any accounts you don't recognize. Don't forget to check the balance-owed section for purchases or charges you have not incurred.

Inquiries: Any business that has requested your credit report will appear here. Most businesses that extend you credit will order a copy of your credit report. If an ID thief has tried to open an account using your name and personal information, it will show up in this section.

Credit reports are chock-full of clues that someone may be abusing your personal information.

Act quickly. Minimize financial impact.



Not fair. Not fun. Not easy. That sums up identity theft.

The real work begins

If you become a victim, you may feel violated, furious, anxious, helpless, hurt and distrustful, and experience many other emotions, depending on your personality and the extent of the theft.

Following are suggested actions you should take. Remember, you may need to take other legal action based upon your situation.

Regardless of what you experience, you will need to take action immediately to minimize the ultimate financial impact.

Step 1 Contact one of the major credit bureaus to place a fraud alert on your credit report. Whichever one you contact (Equifax, Experian or TransUnion), that credit bureau will contact the other two.

An active fraud alert attached to your name will signal to credit grantors that a thief may be using your identity for criminal means. An initial fraud alert remains activated for 90 days. An extended one stays on your file for seven years. If you resolve your situation quickly, you may want to call the credit bureaus and ask to have the alert turned off.

Step 2 Close down all accounts. Start with your credit cards because that's likely where ID theft begins. Don't forget to close bank accounts if you feel they may have been compromised, for example, if your checkbook was stolen. Also consider whether or not to shut down phone, utility and other accounts offered by service providers.



If you set up new accounts, make sure you have different account numbers. In regard to your ATM card, you will absolutely want a new PIN.

Step 3 File a police report. Even if the police can't solve your incident right away, the information may help the authorities solve other cases. You will need a police report to present to creditors and collection agencies as you begin to restore your credit.

The police and any government agency to which you report the crime will need very specific details from you. Here's a sample of the information the Federal Trade Commission recommends you have prepared for the authorities.

- **What types of ID theft have you been victim to?** List all that apply, including credit card, bank account, loan, phone, utilities, investment, Internet, email and government documents or benefits fraud.

- **When did you begin suspecting identity theft?** Provide a specific date.
- **Did the offender open any new accounts in your name or access any of your current accounts?** List and name all of the accounts opened. Provide all relevant info about these accounts, including name on account, account number, credit lender's or bank's name, and contact info. Be sure to include the dollar amounts of what the thief spent or took directly out of your accounts.
- **When did the first incidence of fraud occur?** Even though you may only have recently discovered the crime, the thief may have begun using your info months and months ago. Check your various account statements. If you know it, the authorities need this first date of fraudulent use.



- **Do you know how the offender got your personal information?** Supply any breaches you suspect — Internet virus, stolen mail, bogus credit card offer, etc.
- **Which information on your credit report was inaccurate?** These errors would include incorrect birth dates, social security numbers, addresses and aliases and any other factual mistakes.

- **What's the total financial damage?** That's the whopping number of all of the fraud added together.
- **Which companies requested your credit report without your knowledge or permission?** You'll need to include the companies' names and contact information.



Credit Bureau Fraud Departments

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

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

TransUnion
www.transunion.com
1-800-680-7289
fvad@transunion.com

Other important contact information

Federal Trade Commission
1-877-ID-THEFT
www.consumer.gov/idtheft

The FTC maintains a national database. Adding your incident to it may help law enforcement agencies crack your crime as well as others.

Social Security Administration
1-800-269-0271
www.socialsecurity.gov

Based on the extent of the misuse of your information and the administration's assessment of your situation, you may be able to have a new social security number assigned to you.

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

USPS will want to know about any mail fraud, which consists of any effort to illegally obtain money or valuables using the U.S. postal system.

Note: Some of the contact information and procedures may have changed since the publication of this book.

Restoring your good name



Filing the official report should stop any additional fraud, but what about the damage the thief already did?

You'll need time

Set aside about 30 hours²⁰ — that's the average time ID theft victims spend restoring their good name.

First off, correct any inaccuracies on your credit report. You'll need to contact both the credit bureau and vendor/merchant who provided the info. You will likely need to request the correction in writing, supplying supporting information such as the police report. The credit bureaus get between 30 and 45 days to review your case, make a decision and then remove or amend the misinformation.

Once all is right, send an updated copy to anyone who has requested a copy of your credit report in the past six months.

Act fast — debit cards come with higher financial liability

Reporting timeframe	Financial liability
Within 2 days	\$50
Within 3–60 days	Up to \$500
More than 60 days	No maximum limit

To minimize your financial liability with the bank, act fast. From the time you receive a statement with a fraudulent charge, you have 60 days to dispute the charges. Any longer and you may lose all the money in your account as only some banks offer the \$50 liability cap. The credit card company has 30 days to investigate and 90 days to rectify any discrepancies.

If collection agencies hound you for debt you never incurred, you simply need to write and ask them to stop calling you. Explain that you are an ID theft victim and provide any

supporting materials. The law says they must respect this request unless the agency can prove that it is you who actually does owe the debt.

Did we mention the paperwork?

How will you get it all done? The best advice — remain organized. You'll need records of all of your correspondence. First of all, send all letters certified mail with a return receipt.



Staples® Kraft Expanding File with Flap Closure

Next, buy yourself an expanding file so you can keep copies of all your letters and forms. If you have a phone conversation, keep notes of the call, including the names of the people with whom you spoke, what you agreed to and when, and any additional info they need from you.

Finally, keep track of all of your expenses. If the thief is caught, you may recoup some of those out-of-pocket expenses.

Be forewarned: ID theft victims spend an average of \$500 rectifying problems caused by fraud and misuse.²¹

Get smart

ID thieves are tricky, sneaky, savvy, ruthless, heartless and not choosy. If your personal information is available, they'll take it. So, get smart. Take proactive steps to protect your identity and personal information. Best-case scenario: You'll only read this book once and never have to refer back to it to see what you should do now that your identity has been stolen.

All the resources you need. All in one place.

Resource	Contact Info	Web site
Equifax	1-800-525-6285	www.equifax.com
Experian	1-888-397-3742	www.experian.com
Federal Trade Commission	1-877-ID-THEFT	www.consumer.gov/idtheft
Fight Identity Theft	info@fightidentitytheft.com	www.fightidentitytheft.com
Identity Theft Resource Center	1-858-693-7935	www.idtheftcenter.org
National White Collar Crime Center	1-800-221-4424	www.nw3c.org
Privacy Rights Clearinghouse	1-619-298-3396	www.privacyrights.org
Social Security Administration	1-800-269-0271	www.socialsecurity.gov
TransUnion	1-800-680-7289	www.transunion.com
U.S. Postal Service	1-800-275-8777	www.usps.com/postalinspectors

Note: Some of the contact information and procedures may have changed since the publication of this book.



Staples makes protecting your identity easy

Have you done all you can to protect your identity?

Review this list of security products that will help keep your personal information, well, personal – all at a minimal cost.

First and foremost, Staples offers a full line of shredders. Staples brand shredders offer the latest and greatest shredding features, available in all sizes and designs to fit your needs in your home or office.

See page 24 for info on how to choose the shredder that best meets your needs.



Staples® MailMate™ M3 Shredder
Item # 704450

Full-sheet shredding convenience in a compact design.

- Shreds letter-size paper and unopened junk mail
- 12 sheet, cross cut for enhanced security
- Continuous shred time up to five minutes
- Auto reverse function easily clears paper jams



Staples® Micro Cut Shredder
Item # 633967

Ultra quiet, maximum security.

- 7 sheet, micro cut — our most secure shred size
- Whisper quiet operation — 61 decibels
- Continuous shred time up to four minutes
- Auto reverse function easily clears paper jams

Staples® Front-Loading Shredder Item # 649934



Conveniently fits under a desk or counter with front-loading capability for easy use.

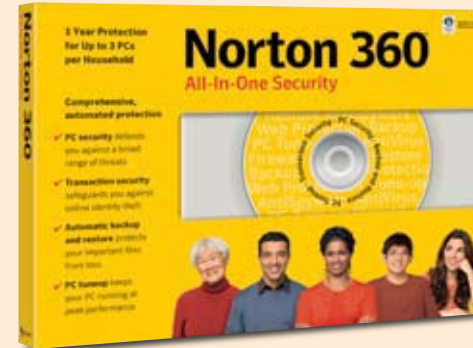
- 18 sheet, cross cut for enhanced security
- Continuous shred time up to 20 minutes
- Auto reverse function prevents paper jams
- Integrated power strip and convenient storage bin for shredder lubricant sheets

Staples® Diamond Cut Shredder Item # 703283



Narrow design, ultra quiet operation.

- Designed to fit in tight spaces
- Whisper quiet operation — 58 decibels
- 12 sheet, diamond cut for enhanced security
- Continuous shred time up to five minutes
- Auto reverse function easily clears paper jams



Norton 360™ All-In-One Security Item # 678097

Comprehensive, automated protection: PC security, transaction security, automatic back up and restore, and PC tuneup.

- Protects up to three PCs from hackers, viruses, spyware, phishing emails and the latest online threats
- Blocks online identity theft
- Automatic backup and restore protects important files from loss
- PC tuneup keeps your PC running at peak performance



Sentry® OA3810 Fire-Safe® 1.2-cubic-foot fire safe Item # 611911

Security, fire and water protection.

- UL 2-hour fire protection
- Water resistant — protects from fire hoses, burst pipes and flooding
- Advanced LCD electronic lock
- Bolt-down hardware included
- Includes key rack and organization compartment

See page 21 for info on how to choose the safe that best meets your needs.



Staples® 26½" 2-drawer vertical locking file cabinet Item # 470381

Drawers glide open.

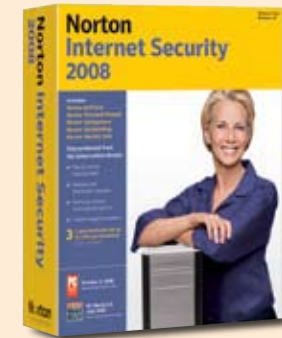
- High-sided drawers accept letter-size files
- 3-part telescoping steel ball bearing slide drawer suspension
- Adjustable follower block keeps files in place
- Mfr. limited lifetime warranty



Norton AntiVirus™ 2008 Item # 709898

Blocks spyware and viruses with advanced protection.

- Detects and removes viruses and spyware
- Blocks spyware automatically
- Prevents virus-infected emails from spreading



Norton Internet Security™ 2008 Item # 709900

Stay protected from the latest online threats.

- Protects up to three PCs from hackers, viruses and spyware
- Filters out phishing email and spam; privacy controls protect personal information
- Blocks online identity theft
- Powerful parental controls shield children from questionable Internet content



Staples® #10 Pull & Seal™ security envelopes

Item # 394057

Helps prevent check fraud.

- 4 1/8" x 9 1/2", 100/Pack
- Heavyweight, 24 lb.
- Quick and easy to use; remove protective liner, fold flap and press for a secure seal



uni-ball® 207 retractable gel pen

Item # 559215

Specially formulated pigmented ink helps protect against check fraud.

- Black, medium point
- Soft rubber grip for comfort and control
- Semitranslucent barrel reveals amount of remaining ink so you never run out unexpectedly



Staples® Identity Theft Protection

Powered by Privacy Guard

Item # 660619 — 18 Month Protection for \$99.99

Item # 660617 — 6 Month Protection for \$39.99

Available in store only.

Protect your credit, your identity and your good name.

- **Monitor** — Daily credit monitoring service monitors changes on a daily basis 24 hours a day/7 days a week
- **Alert** — Credit alert benefit notifies you right away of changes to your record. “All-Clear” notification if there is no changes to your credit record
- **Recover** — Personal fraud resolution caseworker and up to \$10,000 in identity theft protection insurance
- **Plus** — Credit reports, credit scores, information hotline, online financial tools, credit card and document registration, driver’s record and medical records inquiry access

1 The Baylor Lariat, March 29, 2006, Article by Jonathan Lopez, Growing crime begs for identity protection, http://www.baylor.edu/lariat/news.php?action=story&story=39854	12 IC3 2005 Internet Crime Report, prepared by the National White Collar Crime Center and the Federal Bureau of Investigation, page 3.
2 Identity Theft Survey Report, prepared by the Federal Trade Commission, September 2003, page 4.	13 United States Postal Service, www.usps.com/postalinspectors/idthft_ncpw.htm .
3 www.CBSNews.com ; 12/14/2004 ID Theft: “Crime of the Century.”	14 Real U Guide to Identity Theft, Abagnale, Frank W., Real U, Inc., 2004, page 17.
4 Identity Theft Survey Report, prepared by the Federal Trade Commission, September 2003, page 30.	15 The Phoenix Business Journal; August 6, 2004. Article by Mike Sunnucks: www.bizjournals.com/phoenix/stories/2004/08/09/story4.html .
5 Identity Theft Survey Report, prepared by the Federal Trade Commission, September 2003, pages 11 and 33.	16 Identity Theft Victim Complaint Data, Figures and Trends, January 1–December 31, 2005, prepared by the Federal Trade Commission, page 8.
6 Identity Theft Survey Report, prepared by the Federal Trade Commission, September 2003, page 43.	17 IC3 2005 Internet Crime Report, January 1, 2005–December 31, 2005, prepared by the National White Collar Crime Center and the Federal Bureau of Investigation, page 9.
7 Identity Theft Survey Report, prepared by the Federal Trade Commission, September 2003, page 7.	18 Identity Theft Survey Report, prepared by the Federal Trade Commission, September 2003, page 39.
8 Identity Theft Survey Report, prepared by the Federal Trade Commission, September 2003, page 6.	19 Identity Theft Victim Complaint Data, Figures and Trends, January 1–December 31, 2005, prepared by the Federal Trade Commission, page 11.
9 IC3 2005 Internet Crime Report, prepared by the National White Collar Crime Center and the Federal Bureau of Investigation, page 3.	20 Identity Theft Survey Report, prepared by the Federal Trade Commission, September 2003, page 6.
10 Real U Guide to Identity Theft, Abagnale, Frank W., Real U, Inc., 2004, page 19.	21 Identity Theft Survey Report, prepared by the Federal Trade Commission, September 2003, page 43.
11 Identity Theft Victim Complaint Data, Figures and Trends, January 1–December 31, 2005, prepared by the Federal Trade Commission, page 7.	



Changing your address. Dumpster diving. Conning a credit bureau. Here are just a few of the ways identity thieves steal your personal information.

World-renowned identity theft expert Frank Abagnale knows all the dirty secrets.

If you saw the blockbuster movie ***Catch Me If You Can***, you know Abagnale's life story. He cashed \$2.5 million in fraudulent checks in all 50 states and 26 foreign countries.

In this book, **sought-after fraud expert Frank Abagnale shares tips, secrets and strategies on how to protect your good name**, including:

- Checking your credit report three times a year
- Shredding outdated personal information
- Using tricky passwords
- Installing firewalls and antivirus software
- Taking in your mail as soon as it's delivered



Frank Abagnale

“Staples is dedicated to protecting our customers’ identities and sensitive information. We’ve teamed up with Frank to educate consumers and develop innovative security products and services to make protecting personal information easy.”

— Jevin Eagle, Executive Vice President, Merchandising, Staples, Inc.

