

Attorney General Raoul Recognizes Identity Theft Awareness Week & Provides Steps To Prevent It

January 31 2023 9:49 AM



CHICAGO - In recognition of <u>Identity Theft Awareness Week</u> Attorney General Kwame Raoul today urged consumers to learn more about identity theft scams and consider easy changes they can make to protect their personal information.

"Identity theft can happen to anyone. Whether you are a college student, a veteran or an older resident – do not assume that your identity and personal information are safe from

scammers," Raoul said. "Identity theft can impact all parts of your life. It is a stressful situation that no one wants to be in and can take time to resolve. My office provides advice and resources to help people avoid identity theft and assist those who think their information may have been compromised."

Attorney General Raoul issued recommendations to help Illinois residents safeguard their personal information:

- **Don't overshare on social media.** A simple post about a first pet, first car, or favorite high school teacher can give scammers the information they need to hack into your account.
- Keep bank accounts, credit card information, and Social Security numbers private. Don't give them out without a good reason, and only share them if you know who you are providing them to and why.
- Make sure you're using a secure website with a URL that starts with "https" and not "http" before you provide personal information online. Check websites' privacy policies to find out if, where, and how your information will be shared.
- Use multi-factor authentication or two-step verification, especially when using peer-to-peer payment apps, such as Venmo and PayPal. This can make it harder for scammers to take over your accounts.
- Use different usernames and passwords for all your accounts. Keep your passwords in a secure place and change them regularly.
- Don't use public Wi-Fi to shop or bank online.
- Pay attention to your mail. Collect it every day and <u>place a hold on it</u> if you're going to be out of town. If a piece of mail you are expecting, such as a bill or bank statement, doesn't arrive, check with the sender to confirm when it was sent. Consider making a change to receive your account statements electronically.
- Shred your mail, receipts and old credit cards, and wait until trash is collected to throw them away. Consider redacting information, such as your name, address and any financial or account information. Remove any labels from prescription bottles before throwing them away. While identity theft often occurs online, "dumpster divers" may go through your garbage to get your personal information.
- Use ATMs inside banks where it's harder for scammers to install skimming devices. Skimming is when thieves use a device to steal the information from the magnetic strip on the back of your credit or ATM card. They can then use that information to access your accounts or produce a fake credit card using your name and details.
- Carefully and regularly review credit card and bank statements, whether you get them in the mail or online. Check for unauthorized transactions and dispute them with your bank immediately.
- Sign up for free fraud alerts from your bank or credit card.

- Check your credit report for unfamiliar accounts or credit checks. You get one free credit report a year from the three major credit reporting agencies: Equifax, Experian and TransUnion. You can obtain your free credit reports by visiting AnnualCreditReport.com.
- Consider placing a freeze on your credit report if you are notified that your identifiable financial information has been compromised in a security or data breach. Doing so is free and can help prevent an identity thief from applying for and receiving approval to create a credit account using your name. Additional information and instructions are available on the Attorney General's website.

Attorney General Raoul reminds consumers that identity theft can take many forms. In addition to using stolen personal information to access a victim's bank account or write fraudulent checks, scammers can take out a mortgage under the victim's name, file a victim's tax return early and steal the refund, or commit medical identity theft, leaving victims with charges for medical care the scammer received. Scammers can even file requests for medical benefits and government programs under a victim's name.

Raoul urges victims of identity theft to call the Attorney General's toll-free Identity Theft Hotline at 866-999-5630 and review the Identity Theft resources on his <u>website</u>.