



# IDENTITY THEFT CAN RUIN YOUR FINANCES

**Many victims don't find out their identities have been stolen until their credit is destroyed.**

The effects of identity theft can be devastating. It only takes a short time for identity thieves to ruin your credit history and amass a fortune in debt under your name. The best way to protect yourself from identity theft is to safeguard your personal information

Shredding documents containing identifying information like Social Security numbers, bank account information and insurance claims can reduce your risk of identity theft.

Act quickly if you suspect your identity has been compromised. Reporting the theft as soon as it happens may limit your liability for unauthorized charges and withdrawals.

If your credit cards are lost or stolen, your maximum liability is \$50 per card. For ATM or debit cards, your maximum liability is \$50 only if your report the cards missing within the first two days of the loss.

## **Should your identity be stolen, act quickly:**

- ❖ File a report with the police and keep a copy of the report
- ❖ Place a fraud alert on your credit file by contacting the three major credit bureaus (Equifax, Experian and TransUnion)
- ❖ Close compromised accounts immediately
- ❖ Follow up with banks and credit companies in writing
- ❖ Change PINs and passwords for new accounts

## **Remember:**

- ❖ Only carry your Social Security card when absolutely necessary
- ❖ Shred identifying documents you no longer need
- ❖ Monitor your credit report for fraudulent or unauthorized activity
- ❖ Charges and fees for ATM and debit cards may not be recoverable if you wait more than two days to report the loss

**CONSUMER PROTECTION LINE**  
**1-800-727-6432**  
**(Toll Free in Nebraska)**

**SENIOR FRAUD HOTLINE**  
**1-888-287-0778**  
**(Toll Free in Nebraska)**