Exhibit 13

FEDERAL TRADE COMMISSION
CONSUMER ADVICE

Article

What To Know About Identity Theft

Printable PDF

ORDER FREE COPIES

Learn what identity theft is, how to protect yourself against it, and how to know if someone stole your identity.

What Is Identity Theft?

How To Protect Yourself Against Identity Theft

How To Know if Someone Stole Your Identity

Monitoring Services, Recovery Services, and Identity Theft Insurance

What Is Identity Theft?

Identity theft is when someone uses your personal or financial information without your permission.

They might steal your name and address, credit card, or bank account numbers, Social Security number, or medical insurance account numbers. And they could use them to

- buy things with your credit cards
- get new credit cards in your name
- open a phone, electricity, or gas account in your name

- steal your tax refund
- use your health insurance to get medical care
- pretend to be you if they are arrested

How To Protect Yourself Against Identity Theft

Taking steps to protect your personal information can help you avoid identity theft. Here's what you can do to stay ahead of identity thieves.

Protect documents that have personal information

Keep your financial records, Social Security and Medicare cards, and any other documents that have personal information in a safe place. When you decide to get rid of those documents, shred them before you throw them away. If you don't have a shredder, look for a local shred day, or use a marker to block out account numbers.



If you get statements with personal information in the mail, take your mail out of the mailbox as soon as you can.

Ask questions before giving out your Social Security number

Some organizations need your Social Security number to identify you. Those organizations include the IRS, your bank, and your employer. Organizations like these that do need your Social Security number won't call, email, or text you to ask for it.

Other organizations that might ask you for your Social Security number might not really need it. Those organizations include a medical provider, a company, or your child's school. Ask these questions before you give them your Social Security number:

- Why do you need it?
- How will you protect it?
- Can you use a different identifier?
- Can you use just the last four digits of my Social Security number?

Protect your information from scammers online and on your phone

If you're logging in to an online account, use a strong password.

Add multi-factor authentication for accounts that offer it. Multi-factor authentication offers extra security by requiring two or more credentials to log in to your account. The additional credentials you need to log in to your account fall into two categories: something you have — like a passcode you get via text message or an authentication app, or something you are — like a scan of your fingerprint, your retina, or your face. Multi-factor authentication makes it harder for scammers to log in to your accounts if they do get your username and password.

Do not give your personal information to someone who calls, emails, or texts you. It could be a scammer trying to steal your information.

Watch 5 Ways To Help Protect Your Identity.



How To Know if Someone Stole Your Identity

In addition to taking steps to protect your information, it pays to know how to tell if someone stole your identity. There are things you can do yourself to detect identity theft. There also are companies that sell credit and identity monitoring services.

What you can do to detect identity theft

Here's what you can do to spot identity theft:

- **Track what bills you owe and when they're due.** If you stop getting a bill, that could be a sign that someone changed your billing address.
- **Review your bills.** Charges for things you didn't buy could be a sign of identity theft. So could a new bill you didn't expect.
- **Check your bank account statement.** Withdrawals you didn't make could be a sign of identity theft.
- **Get and review your credit reports.** Accounts in your name that you don't recognize could be a sign of identity theft. Here's how you can get your free credit reports.

If you discover that someone is misusing your personal information, visit IdentityTheft.gov to report and recover from identity theft.

Monitoring Services, Recovery Services, and Identity Theft Insurance

Many companies sell identity theft protection services that may include credit monitoring, identity monitoring, identity recovery services, and identity theft insurance. These services also might be offered by your

- bank or credit union
- credit card provider
- employer's benefits program
- insurance company

Credit monitoring services

Credit monitoring services scan activity that shows up on your credit reports. They might monitor activity at one, two, or all three of the major credit bureaus — Equifax, Experian, and TransUnion.

Credit monitoring services will usually alert you when

- a company checks your credit history
- a new loan or credit card account appears on your credit reports
- a creditor or debt collector says your payment is late
- public records show that you filed for bankruptcy
- someone files a lawsuit against you
- your credit limit changes
- your personal information, like your name, address, or phone number, changes

Credit monitoring services **will not** alert you when

- someone withdraws money from your bank account
- someone uses your Social Security number to file a tax return and collect your refund

If you're considering using a credit monitoring service, here are some questions you can ask them:

- How often do you check credit reports for changes?
- Which of the three credit bureaus do you monitor?
- Is there a limit to how often I can review my credit reports?
- Will I be charged each time I review my credit reports?
- Are other services included, like access to my credit score?

Identity monitoring services

Companies that offer identity monitoring services check databases that collect different types of information to see if they contain new or inaccurate information about you. Those could be a sign that someone is using your personal information. These services can detect uses of your personal information that won't show up on your credit report.

Identity monitoring services may tell you when your information shows up in

- a change of address request
- court or arrest records
- orders for new utility, cable, or wireless services
- an application for a payday loan
- a request to cash a check
- on social media
- on websites that identity thieves use to trade stolen information

Most identity monitoring services **will not** alert you if someone uses your information to

- file a tax return and collect your refund
- get Medicare benefits
- get Medicaid benefits
- get welfare benefits

- claim Social Security benefits
- claim unemployment benefits

Identity recovery services

Companies that sell credit and identity monitoring services also may offer identity recovery services to help you fix any damage caused by identity theft. These services may be included or cost extra. Some of the services they offer may be things you can do on your own for little or no cost.

Identity recovery services typically give you access to counselors or case managers who will help you recover your identity. They may

- help you write letters to creditors and debt collectors
- place a freeze on your credit report to prevent an identity thief from opening new accounts in your name
- guide you through documents you have to review

Some services will represent you in dealing with creditors or other institutions if you formally grant them authority to act on your behalf.

Identity theft insurance

Companies that sell monitoring services also may offer identity theft insurance. These services may be included or cost extra.

Identity theft insurance may cover

- out-of-pocket expenses directly associated with reclaiming your identity, like
  - the cost of copying documents
  - postage costs for sending documents
  - costs for getting documents notarized
- wages you lost
- legal fees you paid

Identity theft insurance generally won't reimburse you for money stolen or financial loss resulting from the theft. Most policies won't pay if your loss is covered by your homeowner's or renter's insurance. If you're considering

Most policies won't pay if your loss is covered by your homeowner's or renter's insurance. If you're considering getting identity theft insurance, ask about the deductible and find out what's covered and what isn't.

> Find out how to recognize the signs of medical identity theft, tax identity theft, and child identity theft.

Search Terms: identity theft

Download PDF (6.09 MB)

Topics: Identity Theft, Identity Theft and Online Security

April 2021

Related Items

What To Know About Credit Freezes and Fraud Alerts