



Florida Public Service Commission

# Consumer Bulletin

E. Leon Jacobs, Jr., Chairman



## IDENTITY THEFT

***Identity theft has become a major problem in the United States. I've been reviewing several articles on identity theft, and found one I feel would help you understand what identity theft is and what you can do to protect yourself and your family from it happening to you. The article presented in this month's column was produced by the Federal Trade Commission (FTC).***

In the course of a busy day, you may write a check at the grocery store, charge tickets to a ball game, rent a car, call home on your cell phone, order new checks or apply for a credit card. Chances are you don't give these everyday transactions a second thought, but someone else may. Do you know what to do when bad things happen to your good name? Check out the following scenarios:

**Scenario 1:** Someone is using my name and social security number to open credit card accounts. All the accounts are in collections. I had no idea this was happening until I applied for a mortgage. Because these "bad" accounts showed up on my credit report, I didn't get the mortgage.

**Scenario 2:** My elderly parents are victims of credit fraud. We don't know what to do. Someone applied for credit cards in their name and charged nearly \$20,000. Two of the card companies have cleared my parents's name, but the third has turned the account over to a collection agency. The agency doesn't believe Mom and Dad didn't authorize the account. What can we do to stop the debt collector?

The 1990s spawned a new variety of swindlers called identity thieves. Their stock in trade are your everyday transactions. Most transactions requires you to share personal information -- your bank and credit card account numbers, your income, your Social Security Number (SSN) and your name, address and telephone numbers. An identity thief co-opts some piece of your personal information and appropriates it without your knowledge to commit fraud or theft. One of the most common examples of identity theft is when a thief uses your personal information to open a credit card account in your name. Identity thieves have also been known to steal wallets and purses containing identification numbers and credit and bank cards. They've also been known to steal your mail, including your bank and credit card statements, pre-approved credit offers, telephone calling cards, tax information and rummage through your trash, or the trash of business, for personal data in a practice known as "dumpster diving."




Can you completely prevent identity theft from occurring? Probably not, especially if someone is determined to commit the crime. But, while you probably can't prevent identity theft entirely, you can minimize your risk. By managing your personal information wisely, cautiously and with an awareness of the issue, you can help guard yourself and your family against identity theft.

The Florida Public Service Commission (PSC) is interested in informing you about identity theft and encourages you to take action to protect your identity.

If you would like to learn more about identity theft or if you have been a victim of identity theft, please call the FTC Identity Theft Hotline toll-free at **1-877-IDTHEFT (438-4338)** or by e-mail at <http://www.ftc.gov>. You may also write them at: **Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, D.C. 20580.** The FTC puts your information into a secure consumer fraud database and may, in appropriate instances, share it with other law enforcement agencies and private entities, including any companies about which you may complain. They also have several booklets and other resources to help you guard against and recover from identity theft. You may also contact the PSC at **1-800-342-3552** or by e-mail at [contact@psc.state.fl.us](mailto:contact@psc.state.fl.us). You may also visit the PSC's Web site at <http://www.floridapsc.com>.

### MINIMIZE YOUR RISK FOR IDENTITY THEFT

While you probably can't prevent identity theft entirely, you can minimize your risk. Here are a few tips to consider to help guard you and your family against identity theft:

-  Before you reveal any personal identification information, find out how it will be used and whether it will be shared with others. Ask if you have a choice about the use of your information: can you choose to have it kept confidential.
-  Pay attention to your billing cycles. Follow up with creditors if your bills don't arrive on time. A missing credit card could mean an identity thief has taken over your credit card account and changed your billing address to cover his tracks.
-  Guard your mail from theft. Deposit outgoing mail in post office collection boxes or at your local post office. Promptly remove mail from your mailbox after it has been delivered. If you are planning to be away from home and can't pick up your mail, call the U.S. Postal Service at **1-800-275-8777** to request a vacation hold. The Postal Service will hold your mail at your local post office until you can pick it up.

*E. Leon Jacobs, Jr. is the Chairman of the Florida Public Service Commission. The PSC sets the rates utility companies charge for natural gas, electric and telephone service within the state. In 36 counties, it sets the price you pay for the water you drink, if your water company is privately-owned.*