

Identity Theft Key

1. An example of “phishing” is when a thief:

- Steals files from your place of work
- Poses as a legitimate company to request your personal information via email**
- Steals statements from the trash

2. In order for a thief to use your debit card, he or she:

- Must have your PIN
- Can use your PIN, choose the “credit” option in a store, or makes purchase online or over the phone**
- Must have your Social Security number

3. You should check your credit reports for fraudulent activity:

- At least monthly
- At least annually**
- Only when you suspect your information has been compromised

4. You should only share your personal information if:

- You are forced to by a court order
- The person asking for it says he or she is trustworthy
- You know how the information will be used, you know the person or company you are dealing with is legitimate, and you initiated the contact**

5. How often should you check your billing statements?

- When they are issued**
- Once every three months
- Checking your statements is not important because the creditor or financial institution will contact you if there is a problem

6. Can you file a police report if you have been the victim of identity theft?

- Yes**
- No
- Only if the thief stole at least \$10,000

7. Which is a true statement about fraud alerts?

- You must pay a fee to add the alert
- Once the alert is placed, credit issuers must verify your identity before opening a new account**
- You will need to have documentation of the crime and a police report to place a 90-day alert

8. A method to prevent fraud by having your credit report made unavailable for viewing is called a:

- Fraud alert
- Credit hold
- Security freeze**

9. Under federal law, your liability for a lost or stolen credit card is limited to:

- \$50**
- \$100
- \$500

10. Which law gives you the right to receive a free copy of your credit report once a year?

- The Fair Credit Reporting Act
- The Fair and Accurate Credit Transactions Act**
- The Fair Debt Collection Practices Act