

## Identity Theft Quiz

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