

Identity Theft Prevention 10 Tips for College Students



California State University,
Northridge
Department of Police Services
An Accredited Law Enforcement Agency

1 Credit Reports:

You are entitled to one FREE credit report each year from all three credit bureaus: *Equifax, Experian and TransUnion*. Visit: www.annualcreditreport.com

Look for fraudulent accounts that may have been opened in your name or new addresses which could be linked to such accounts.

2 Paper Shredders:

Don't just tear it in half; invest in a cross-cut shredder. Shred ALL documents that have identifiable information, such as bank statements, phone bills, medical statements and preapproved credit card offers.

Many identity thieves get personal information, such as account numbers, from documents that have been carelessly thrown away in the trash.

3 Unauthorized Charges:

Check your bank activity frequently for unauthorized charges. If you notice any suspicious activity, report it to your financial institution immediately.

Fraudulent activity can occur even when the debit/credit card is still in your possession.

4 Secure Information:

Keep identifiable information, such as your Social Security Number, credit or debit card numbers, private and in a secure location. Only carry what you need-when you need it.

Do not give personal information out to solicitors, over the Internet or on the phone unless you trust the company and you have initiated the call.

5 Limit Unsolicited Calls for FREE:

Register your number with the **National Do Not Call Registry** (visit <https://www.donotcall.gov/default.aspx> or call (888) 382-1222). To receive fewer calls, register for The Direct Marketing Association, **Telephone Preference Service**, at: <http://www.dmaconsumers.org/cgi/offmailinglist>.

6 Mail:

Check and empty your mailbox daily. Preapproved credit card offers contain personal information and have "special offer" codes that anyone can use to misrepresent themselves as you. Don't throw them away-shred the unwanted offers in a cross-cut shredder.

Receiving too many credit card offers?

Call 1(888) 567-8688 or visit www.optoutprescreen.com to limit the number of credit and insurance offers you receive (you will be asked to provide personal information).

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7 Your Computer:

- Protect information on your computer with an "encrypted" password using numbers, letters and characters, both upper and lowercase (i.e.: "Tulip6Rose!").
- Secure computers with a cable lock or S.T.O.P. security plate, available at the university police department for \$10.
- Use firewall and antivirus programs-especially when connected to the Internet.
- Never download or open files sent by people you don't know.
- Do not click on hyperlinks or provide personal information in emails from unknown sources.
- Keep antivirus and operating system software up to date.

8 Online:

- Limit the amount of personal information you share on social networking sites.
- "Pop-ups" indicating your computer is infected with a virus and prompt you to download protection software is a scam. Don't fall for it.
- Whether shopping, banking, or paying bills, make sure that the information you share online is secure and will not be shared by anyone else.

Anytime you are about to share personal information over the computer make sure the site is secure by looking for the "s" on the end of "http" in the URL line of your browser and a picture of a lock at the bottom of the screen. These indicators do not guarantee that the site is 100% secure but if they're not present-find somewhere else to shop.

9 Using WiFi:

- Only connect to WiFi networks you absolutely trust.
- Disable printer & file sharing options.
- Be sure your home WiFi network uses encryption, specifically WPA, as opposed to WEP.

10 Reporting Identity Theft:

1. **Affected Accounts:** Close all accounts you believe to have been tampered with or opened fraudulently.
2. **Police Report:** File a police report with the law enforcement agency in which the theft took place. If it occurred on campus, notify university police at (818) 677-2111.
3. **Fraud Alert:** Contact one or more of the three consumer credit reporting agencies and request to have a "fraud alert" placed on your file.

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