



How can a criminal steal my identity?

An identity thief needs only a few strategic bits of information – your Social Security number, your birth date, perhaps your address and phone number – to commit fraud. With this and a fake driver’s license (with the criminal’s picture where yours should be), the thief can often get instant credit in your name. The criminal may provide his or her own address, claiming to have moved, and thus keep you in the dark. The more accounts the criminals are able to open, the more “evidence” they have that your identity belongs to them.

Theft of wallets and purses was once the most common way to obtain identity documents and account information. Today, identity thieves attack virtually every area of an individual’s life, wherever personal information is stored or sent.

These are among the most common methods:

- Dumpster diving in trash bins for credit card statements, loan applications, and other documents containing names, addresses, account information, and SSNs
- Stealing mail from unlocked mailboxes to get preapproved credit offers, credit cards, utility bills, bank and credit card statements, investment reports, insurance statements, benefits documents, and tax information
- Impersonating a loan officer, employer, or landlord to get fraudulent access to credit files
- Insider access to names, addresses, birth dates, and SSNs in personnel or customer files
- Shoulder surfing at ATM machines and phone booths to capture PINs
- Online sources of personal data, such as public records and fee-based information sites

