

PROTECT YOUR IDENTITY

Identity theft occurs when a criminal steals another person's identifying information, including their name, address, driver's license number, Social Security number, credit card numbers or other private financial account information.

Texas ranks second in the nation for incidences of the crime, according to the Federal Trade Commission. This crime can take many forms. An identity thief may rent an apartment under an assumed name, obtain a credit card with their victim's credit, or establish a telephone account after stealing someone else's personal information.

Identity theft is a serious crime. While some victims resolve their problems quickly, others spend hundreds of dollars and countless hours repairing damage to their reputation and credit record. Some identity theft victims may even miss job opportunities, or be denied loans for housing, education or vehicles because of negative information on their credit reports.

Identity theft is the fastest growing crime in America. To help Texans prevent or minimize the damage caused by identity theft, the Office of the Attorney General developed the Web site www.texasfightsidtheft.gov. Citizens can learn how to protect their personal identifying information by visiting this specialized Web site. This site also has video testimonials from actual victims who depict their struggles to restore their good name.

The OAG's identity theft Web site also has an Identity Theft Victim's Kit that offers a step-by-step checklist for who want to prevent further damage. Once Texans confirm that they have been a victim of identity theft, they should immediately close all bank, credit, utility and service accounts. Victims should contact one of the major credit bureaus and place fraud alerts or security freezes on their credit reports. This will prevent new accounts from being fraudulently opened under the victims' names.

For more information on the efforts of my office to fight identity theft, visit www.texasfightsidtheft.gov

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