



# Crime Watch

## ID Theft: How Bad People Get Good Credit

(NAPS)—Identity theft is the number one consumer fraud in the nation. It can also be one of the most harmful, because it can go on for months before it's noticed, and it can take years to resolve.



**Shredding documents with personal information before discarding may protect you from identity theft.**

Identity theft occurs when a thief steals personal identifiers, such as your name, address, date of birth, Social Security number, and mother's maiden name, to gain access to your financial accounts. Armed with this information, an identity thief may open new credit or financial accounts, buy cars, apply for loans, rent an apartment, or maybe set up utility and phone service—all in your name.

Postal Inspectors recommend following these tips:

1. Deposit outgoing mail in a Postal Service collection box.

2. Shred documents with personal information before discarding them.

3. Order your credit reports every year from each of the three major credit reporting agencies and check them for accuracy.

For more information on identity theft, visit [www.usps.com/postalinspectors](http://www.usps.com/postalinspectors).