

## COMMON WAYS ID THEFT HAPPENS:

Skilled identity thieves use a variety of methods to steal your personal information, including:

- 1. Dumpster Diving.** They rummage through trash looking for bills or other paper with your personal information on it.
- 2. Skimming.** They steal credit/debit card numbers by using a special storage device when processing your card.
- 3. Phishing.** They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.
- 4. Changing Your Address.** They divert your billing statements to another location by completing a "change of address" form.
- 5. "Old-Fashioned" Stealing.** They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records from their employers, or bribe employees who have access.



Program supported by:  
Oklahoma College  
Assistance Program  
PO Box 3000  
Oklahoma City, OK 73101-3000  
800.442.8642 (405.234.4300 OKC)  
OCAP.org

*A division of the Oklahoma State Regents for Higher Education*

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[www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)

To learn more about ID theft and how to deter, detect, and defend against it, visit [ftc.gov/idtheft](http://ftc.gov/idtheft). Or request copies of ID theft resources by writing to:



**Consumer Response Center**  
Federal Trade Commission  
600 Pennsylvania Ave., NW, H-130  
Washington, DC 20580

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FIGHTING BACK AGAINST  
**IDENTITY THEFT**

FEDERAL TRADE COMMISSION