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Volunteer Lawyers Project  
Nebraska State Bar Association

# Protect Yourself From Identity Theft

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## What is Identity Theft?

Identity theft is when someone uses your personal data to pretend to be you. They may take out a loan, open a bank account or credit card, get a tax refund, get health benefits, or do other things with your data that can cost you money or hurt your reputation.

Identity thieves may ruin your credit, drain your bank account, affect employment background checks, or otherwise hurt your good name.

## What are Warning Signs that Identity Theft Could Happen to Me?

Identity theft could happen to anyone, and in many ways, but here are some of the ways it happens:

- your purse or wallet is stolen;
- your mail or garbage is stolen;
- you get a call from a stranger, or someone pretending to be a business or person you know, and you give them your personal information;
- you get an email or message asking you to click a link and when you do, you enter your personal information; or
- you get a notice that your information was involved in a data breach.

## How Do I Stop Identity Theft?

Here are some basic safety tips to stop scammers from getting access to your data:

- Beware of individuals who call you and ask for personal information.
  - Your bank or credit card company will not call and ask for your PIN or other data unsolicited. If someone calls and asks for this information hang up and call the number on the back of the credit card or bank statement.
  - Identity thieves can also pose as people you know or businesses you work with. If they ask for sensitive information, tell them you will call them back and call their normal number or the one you normally use.
- Avoid posting your phone, email, address, birthday, or other identifying information on public social media sites.
- Shred any documents with personal and financial information.
- Keep your personal documents and bills safe. Used a locked drawer or mailbox where possible.

- Be cautious when job searching. Research the company and ensure that the contact information for anyone you talk to matches the company's information.

- Do not post your information on public job boards (only those that require company subscriptions).
- If someone reaches out to you for a job you did not apply for, or wants to have an instant messaging interview, it could be a scam.
- Look carefully at any emails. If you hover over the email address with your mouse, is it the same address? Employers generally do not use Gmail, Yahoo, or other non-business email accounts.
- Be careful about providing a social security number or bank information. Background check information must always be submitted securely, using a legal form, and with specific legal notices. Also, direct deposit forms must also be secure. If on the web, it must be with an "https" site rather than "http."
- Employers should not ask for you to pay them anything.

## Are There Other Things I Can Do?

You can learn about common scams and ways to stay safe on the Federal Trade Commission (FTC) website. Helpful videos can be found here: <https://www.consumer.ftc.gov/media>

In Nebraska, credit card fraud is currently the most common type of identity theft reported. Here are some specific tips to prevent credit card fraud:

- Sign up for email or phone notifications each time your card is used to make an online or phone purchase to catch bogus charges. Then report any bogus charges to your credit card company and the merchant.
- Read your credit card and bank statements carefully and often.
- Know your payment due dates. If a bill does not show up when you expect it, look into it.
- Limit the websites where you save card information.
- Opt-out of pre-screened credit card offers.

- Use a credit freeze. This can be done quickly and easily and has no effect on your credit score or current accounts, but it prevents others from opening new accounts in your name. You will need to contact each of the three credit bureaus (Experian, Equifax, and TransUnion). Additional information is provided by the Federal Trade Commission (FTC) here: <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>
- Review each of your three credit reports at least once a year. Visit [annualcreditreport.com](https://annualcreditreport.com) to get your free reports. Federal law requires consumer credit reporting companies (Experian, Equifax, and TransUnion) to give you one free credit report every 12 months upon request.

### **What Do I Do If Someone Tries to Steal My Data or I Think My Identity Has Been Stolen?**

**Act fast.** Review the information found on the Nebraska Attorney General’s website, <https://protectthegoodlife.nebraska.gov/identity-theft>, and follow the steps provided, including:

- Contact your bank, health provider, insurer, retailer, or other business involved immediately- close or freeze your accounts if needed.
- File a police report.
- File a report with the Nebraska Attorney General’s office: [Report Fraud Forms](#)

- Report identity theft to the FTC and get a recovery plan: <https://www.identitytheft.gov/>
- Contact the credit reporting bureau, Experian, which offers free victim assistance: <https://www.experian.com/help/identity-theft-victim-assistance.html>

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The information in this brochure is for educational purposes only. It is not legal advice or a substitute for legal advice by a lawyer. If you want legal advice, you should contact a lawyer licensed to practice law in Nebraska.

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Nebraska State Bar Association  
635 South 14th Street #200  
Lincoln, Nebraska 68508

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