

Reduce Your Risk of Identity Theft



What is Identity Theft?

Identity Theft occurs when someone uses your name or personal information, such as your Social Security, driver's license, credit card, telephone or other account number, without your permission. Identity thieves use this information to open credit, bank and telephone service accounts, and make major purchases or withdrawals — all in your name. Information can be used to take over your existing accounts or open new accounts. Identity Theft can result in damage to your credit rating and denials of credit and job offers.

How does Identity Theft happen?

Dumpster diving	Rummaging through trash looking for bills or other documents with personal information — your name, address, phone number, utility service account numbers, credit card numbers and your Social Security number.
Phishing	Phone calls, spam emails or pop-up messages where criminals impersonate financial institutions or companies to persuade you to reveal personal information. For example, you may receive an email asking you to “update” or “confirm” your information and direct you to a website that looks identical to the legitimate organization's site. The phishing site is a phony site designed to trick you into divulging your personal information so the operators can steal your identity. If you believe a message to be phishing, forward it to spam@uce.gov and the legitimate company impersonated in the email. For any phishing email impersonating Ameriprise Financial, please send your message to anti.fraud@ampf.com .
Changing your address	Someone redirecting your billing statements to another location, without your consent, by completing a “change of address” form with the U.S. Postal Service or your financial institutions.
Theft	Stealing or finding lost wallets and purses, as well as mail items such as bank and credit card statements, pre-approved credit offers, new checks or tax information.

Protect your identity

> **Keep your information private.**

Before disclosing any personal information, ensure you know why it is required and how it will be used.

> **Guard your Social Security number.**

Do not give your Social Security number to people or companies that you do not know.

> **Destroy old documents.**

Shred information you no longer need that contains personally identifiable information and account numbers. For example, credit card receipts, billing statements and pre-approved credit offers should be shredded before you discard them.

> **Safeguard your mail from theft.**

Promptly remove incoming mail from your mailbox or consider a locking mailbox, and place outgoing mail in post office collection boxes.

> **Carry only the essentials.**

Do not carry extra credit cards, your birth certificate, passport or your Social Security card with you, except when necessary.

> **Review your credit report.**

The law requires the three major credit bureaus — Equifax, Experian and TransUnion — to provide a free copy of your credit report once per year.

– Visit **annualcreditreport.com** or call **(877) 322-8228** to order your free credit reports each year.

– Consider staggering your credit report requests from each agency throughout the year. Look for inquiries and activity on your accounts that you can't explain.

> **Review your statements.**

Carefully and promptly review all transaction confirmations, account statements and reports. Register on the My Financial Accounts website at **ameriprise.com**, and regularly review your account activity. Report any errors or questions you have on your accounts to your Ameriprise financial advisor or contact Client Service at **(800) 862-7919**.

Protect yourself online

> Be wary of any unsolicited emails and offers that seem too good to be true. Never click on a link sent in an unsolicited email.

> If you are in doubt, don't reply. Call the institution at a known number.

> Use only secure websites when entering personal information or making online purchases. Secure websites can be recognized by the prefix **https://** and a padlock icon in the status bar of the web browser.

> Avoid accessing your financial accounts online from public computers at libraries, hotel business centers or airports. These are prime target areas for thieves using keystroke monitoring tools to steal your usernames and passwords.

> Create unique passwords and personal identification numbers (PINs) using letters, characters and numbers.

> Use firewalls, anti-spyware and anti-virus software to protect your home computer and regularly update these programs.

> Educate yourself. There are educational materials about many of the online scams at **onguardonline.gov**.

Protect your Social Security number

> Do NOT provide your Social Security number (SSN) to anyone, without confirming that it's absolutely necessary.

> Do NOT carry your Social Security card with you.

> Do NOT print your SSN (or telephone number) on your checks.

> Do NOT e-mail your SSN to anyone.

> Do NOT store your SSN on your computer.

> Do NOT use your SSN as a password.

What to do if your personal information is lost or stolen

> Contact the fraud department at one of the three major credit bureaus and request that a "fraud alert" is placed on your file. The alert instructs creditors to verify your identity via phone before opening any new accounts or making changes to your existing accounts.

Credit Bureaus

Equifax:	1 (800) 525-6285
Experian:	1 (888) 397-3742
TransUnion:	1 (800) 680-7289

> If you suspect or encounter any unauthorized activity on your Ameriprise Financial accounts, call your personal financial advisor or contact Client Service at **1 (800) 862-7919**.

What to do if you are the victim of Identity Theft

If you discover that someone has used your personal information to open accounts or pursue unauthorized activity:

> **Contact a credit bureau.**

Inform one of the three major credit bureaus that you are a victim of Identity Theft.

> **File a police report.**

Identity Theft is a crime and most creditors require a law enforcement report as proof of the theft.

> **Report the crime to the Federal Trade Commission (FTC).**

Your report will aid law enforcement officials across the country in their investigations.

> **File a claim with your Identity Theft insurance carrier.**

Most credit bureaus and some insurance agencies offer Identity Theft insurance.

> **Seek assistance.**

The FTC has created an Identity Theft information packet to assist victims. Request a packet via the contact options below:

Web: ftc.gov/bcp/edu/microsites/idtheft

Phone: 1 (877) ID-THEFT (438-4338)

TTY: 1 (866) 653-4261

> **Keep a record of your contacts.**

Start a file with copies of your credit reports, the police report, copies of disputed bills and any correspondence. Keep a log of your conversations with creditors, law enforcement officials and other relevant parties. Follow up all phone calls in writing and send correspondence via certified mail, return receipt requested.

> **Place a freeze on your credit report.**

Some states have passed regulations allowing residents to place a freeze on their credit report. This prevents any new account (credit card, car lease, credit or savings, etc.) from being opened before “unfreezing” the credit report by personally verifying with the credit bureau. Contact your State Attorney General’s office or the state PIRG Consumer Protection Organization’s website at pirg.org to see if your state has this option available.

Resources

You can find resources and information online and from government agencies about scams and crimes that can lead to Identity Theft.

Federal Trade Commission

Web: ftc.gov/bcp/edu/microsites/idtheft

Phone: 1 (877) ID-THEFT (438-4338)

TTY: 1 (866) 653-4261

OnGuard Online

Web: onguardonline.gov

Privacy Rights Clearinghouse

Web: privacyrights.org

Phone: (619) 298-3396

US Postal Inspection Service

Web: usps.com/postalinspectors

Phone: Check for your local number in the blue pages of your phone book

How Ameriprise Financial protects your information

Ameriprise Financial is dedicated to protecting our clients’ assets, personal information and privacy. We restrict access to non-public Client Information to persons with a need to know that information. We maintain physical, electronic and procedural safeguards to protect your Client Information. We will not sell your personal information to anyone.