

Identity Theft and useful prevention methods

Defend against ID theft as soon as you suspect it:

1 - Place a “Fraud Alert” on your credit reports, and review the reports carefully.

The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; **a call to one company is sufficient, a call to one requires communication by them to the other two companies**: Equifax: 1-800-525-6285, Experian: 1-888-EXPERIAN (397-3742), and TransUnion: 1-800-680-7289

2 - Close accounts. Close any accounts that have been tampered with or established fraudulently. Call the security or fraud departments of each company where an account was opened or changed without your approval. Follow-up with them in writing with copies of your supporting documents. Ask for verification that the disputed account has been closed and the fraudulent debts discharged. Keep copies of documents and records of your conversations about the theft.

3 - File a police report. File a report with law enforcement officials to help you with creditors who may want proof of the crime.

4 - Report the theft to the Federal Trade Commission. The Federal Trade Commission works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. Your report helps law enforcement officials across the country in their investigations.

Online: ftc.gov/idtheft, By phone: 1-877-ID-THEFT (438-4338) or TTY, 1-866-653-4261

By mail: Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580

Deter identity thieves by safeguarding your information:

■ **Shred, shred, shred** financial documents (including CDs, diskettes, back-up tapes) and paperwork with personal information before you discard them.

■ **Protect your Social Security number.** Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or provide a different identifier.

■ **Don't give out personal information on the phone,** through the mail, or over the Internet unless you know who you are dealing with.

■ **Never click on links sent in unsolicited emails.** Use firewalls, anti-spyware, and anti-virus software to protect your computer and keep the programs up-to-date. Visit OnGuardOnline.gov

for more information.

- Do not use personal information as your password, like your birth date, mother's maiden name, or the last four digits of your Social Security number. (mix in numbers with letters for passwords)

- Keep your personal information in a secure place at home, especially if you employ outside help or are having work done in your home.

- Detect suspicious activity by routinely monitoring your financial accounts and billing statements.

Be alert to signs that require immediate attention:

- Bills that do not arrive as expected

account statements

- Unexpected credit cards or

- Denials of credit for no apparent reason

you did not make

- Calls or letters about purchases

Inspect your credit report. Credit reports contain information about you, including what accounts you have and your bill paying history. **The law requires the major nationwide consumer reporting companies — Equifax, Experian, and TransUnion — to give you a free copy of your report each year *IF YOU ASK FOR IT.* Visit www.AnnualCreditReport.com or call 1-877-322-8228**, a service created by these three companies, to order your free credit reports each year. You also can write: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Inspect your credit card and bank statements. Review financial accounts and billing statements regularly, looking for charges you did not make.

The National Do Not Call Registry The Federal government created the National Registry to make it easier and more efficient for you to stop telemarketing calls. You can register online at WWW.DONOTCALL.GOV or call toll-free, 1-888-382-1222 (TTY 1-866-290-4236), from the number you wish to register. Registration is free. Refer to Ftc.gov/donotcall for additional information.

The Federal Trade Commission, the Federal Communications Commission, and state regulatory agencies are enforcing the National Do Not Call Registry. Placing your number on the registry will stop most, but not all, telemarketing calls.

Cell Phones - You may also place your cell phone number on the National Do Not Call Registry. There is no deadline to register a home or cell phone number on the Registry.

You may have heard that your cell phone is about to be assaulted by telemarketing calls as a result of a new cell phone number database. This is not true. Federal Communications Commission regulations prohibit telemarketers from using automated dialers to call cell phone numbers.

DIRECT MARKETING ASSOCIATION, MAIL PREFERENCE SERVICE, PO BOX 9008, FARMINGDALE, NY 11735-9008 This service attaches an identifier to your address that significantly limits its inclusion in mass mail marketing programs.

Caller ID and *60, 67, 69: Caller ID is a useful tool, although at a fee to the consumer,

to avoid unnecessary calls. If the number is out of state or you don't otherwise recognize the number, do not answer the call. Wait for their message. You can call them right back if you deem the call appropriate.

*60 allows you to block an incoming call from a number, but only a number in your same telephone service network.

*67 allows non-caller ID subscribers to identify an incoming caller.

***69 will call back the previous caller.**