

IDENTITY THEFT

Identity theft is a serious crime. People whose sensitive personal information has been stolen can spend substantial time and money cleaning up the mess criminals have made of their good name and credit record. The consequences could be lost job opportunities or damaged credit. Some victims have even been arrested for crimes they didn't commit!

Consumers leave a goldmine of information for an identity thief with everyday transactions such as writing a check, renting a car, applying for credit or charging tickets to a ball game. During many transactions, you reveal information like your bank and credit card account numbers; your income; your Social Security number; or your name, address and phone numbers. Such stolen information can be used without your knowledge to commit fraud or theft.

HOW ID THIEVES GET YOUR PERSONAL INFORMATION?

Skilled identity thieves use a variety of ways to gain access to your personal information. For example, they may:

- Steal your wallet or purse.
- Steal your mail.
- Complete a "change of address form" to divert your mail to another location.
- Rummage through your trash or public trash dumps.
- Collect your information through e-mail or phone, sometimes by pretending they're from a legitimate company and claiming that you have a problem with your account.

Remember: Banks will never request confidential account information over the phone or through e-mail.

HAS SOMEONE STOLEN YOUR PERSONAL INFORMATION?

If you fear that someone has stolen your personal information, here are some indications that identity theft may have occurred:

- Failing to receive bills or other mail on time.
- Receiving credit cards for which you did not apply.
- Denial of credit for no apparent reason.
- Receiving calls from debt collectors or companies about products or services you didn't buy.

Precautions you should take:

- Carefully monitor the balances and statements of all your financial accounts.
- Look for unexplained charges or withdrawals.
- Place passwords on all of your financial accounts.
- Limit the number of credit cards or other identifying information that you carry.
- Tear or shred any identifying information before throwing it away. Don't forget pre-approved credit offers, charge receipts, checks and bank statements and insurance forms.
- Update the virus protection software on your PC regularly; do not open files from strangers or companies you don't know.
- Use a "wipe" utility program to overwrite the entire hard drive before disposing of a computer.

ID Theft Victims: Immediate Steps

If you are a victim of identity theft, take the following four steps as soon as possible, and keep records of your conversations and copies of all correspondence.

1. Place a "fraud alert" on your credit reports, and add a "victim's statement" to your file requesting that creditors contact you before opening new accounts in your name.
2. Close the accounts that you know, or believe, have been tampered with or opened fraudulently. Call and speak to someone in the security or fraud department. Follow up in writing sent by certified mail, return receipt requested.
3. File a "Miscellaneous Incidents" report at a police station where the identity theft occurred, and get a copy of the police report. It can help you deal with creditors who need proof of the crime.
4. File a complaint with the Federal Trade Commission. You can file a complaint online at www.consumer.gov/idtheft; call 1-877-ID-THEFT (438-4338); or write to Identity Theft Clearinghouse, FTC, 600 Pennsylvania Ave., NW, Washington, DC 20580.

GETTING A COPY OF YOUR CREDIT REPORT

Three Major Credit Bureaus

Equifax: 1-800-685-1111; www.equifax.com;
P.O. Box 740241, Atlanta, GA 30374

Experian: 1-800-682-7654; www.experian.com;
P.O. Box 2104, Allen, TX 75013

TransUnion: 1-800-916-8800;
www.transunion.com; P.O. Box 1000, Chester,
PA 19022

Protect Your Identity with a Free Credit Check

A recent amendment to the federal Fair Credit Reporting Act entitles all individuals living in the United States to a free credit report, at their request, once every 12 months from each of the nationwide credit bureaus: Equifax, Experian, and TransUnion.

To order your free annual report from one or all of the national credit bureaus, visit www.annualcreditreport.com; call toll-free 1-877-322-8228; or visit ftc.gov/credit to print and complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348.

Note: *Do not contact the three nationwide credit bureaus directly; they provide free annual credit reports only through the Annual Credit Report Request Service.*

Reporting Fraud to the Credit Bureaus

Fraud alerts can help prevent an identity thief from opening accounts in your name. Contact one of the credit bureaus below to place a fraud alert on your credit report. The company you call is required to forward the information to the other two, which will also place an alert on your report.

Equifax: 1-800-525-6285

Experian: 1-888-397-3742

TransUnion: 1-800-680-7289; or write
to: Fraud Victim Assistance Division,
P.O. Box 6790, Fullerton, CA 92834

Member



Protecting Yourself From Identity Theft

Tips to Avoid
Becoming an Identity
Theft Victim