

Prevent Identity Theft

The FTC (Federal Trade Commission) states that the identities of approximately 9 million Americans are stolen each year. The crime involves the theft of certain personal identifying items, such as a name, bank statement, credit card, or Social Security number, and using them to carry out fraudulent acts. Anyone who has encountered problems associated with identity theft knows how serious

fraudulent activity is and the extent to which it can damage your livelihood. Taking preventive measures and staying informed are steps that can help to ensure that you don't become a victim of identity theft. In order to be vigilant as a consumer and avoid this threat, you must learn to deter, detect, and defend using the advice we've outlined for you.

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PREVENT VICTIMIZATION

The Department of Justice recommends that consumers operate on a "need to know" basis. This means that you should avoid making obvious mistakes, such as supplying your bank account number to a caller claiming to represent your bank. When you're traveling, simply do not reveal your personal data to unknown callers or unauthorized handlers.

INACCURATE CREDIT REPORT

New accounts opened by a thief are likely to show up on your credit report. Review your credit report for accuracy at least once a year. You're entitled to a free annual credit report from each of the three major credit bureaus (Equifax, Experian, and TransUnion) through AnnualCreditReport (www.annualcreditreport.com).

LOOK FOR SIGNS

Receiving credit cards that you didn't apply for, denial of credit, or less-favorable credit terms for no apparent reason can also signal identity theft. Check your credit reports to determine the extent of the theft. In addition, pay attention to recent bank account and credit statements. Don't assume everything is accurate.

MISSING BILLS

Keep track of when your bills should arrive. A missing bill can be a sign that a thief has changed the billing address to cover his tracks. Before paying a bill, examine it to make sure all charges are accurate and report unauthorized charges immediately.

WHEN IT'S TOO LATE

If you become a victim of identity theft, take immediate steps to correct your records. Make sure to document telephone calls and follow up in writing using certified mail, return receipt requested. Never send original documents and always keep a copy of letters refuting charges. Examples of documents you can furnish are debt collection letters, credit reports, or a copy of your printed ID Theft Complaint.

CLOSE ACCOUNTS

To minimize financial damage, close all accounts the thief has tampered with or fraudulently opened, including bank and credit card accounts. Place passwords on any new accounts you open, but don't use easily identifiable words or numbers and don't reuse existing passwords.

SHRED OR DESTROY

It's wise to shred paperwork that contains personal information before throwing it away, especially preapproved credit card offers.

BEWARE OF PHISHING ATTACKS

Phishing scams occur when a con artist impersonates a bank, credit card company, or online retailer and sends you an email asking you to provide your personal information. Although these emails may appear to be real in every way, they aren't. If you receive a suspicious email, don't click the links or attachments included in the message as doing so usually won't have a good result.

STRANGE PHONE CALLS

If you receive calls from collection agencies regarding debt you did not incur, remain calm and find out more information about the charge. Document the call and check into the charges immediately. Don't give the caller your bank or credit card information to pay the bill because doing so could cause additional problems if the caller is not legitimate.

IMPORTANT CONTACT INFORMATION

Becoming a victim of identity theft is traumatic. If you find yourself in this position, here are some Web sites and phone numbers that may help.

TELL THE FTC

Filing a report with the FTC helps with fraud investigation and can help with investigations across multiple jurisdictions. The information can help policy makers and businesses create better remedies and prevent identity theft. An ID Theft Affidavit from the FTC may also help in disputing charges.

OPT OUT

To limit the disclosure of your personal information, contact your banks, mortgage brokers, and the three major credit bureaus to tell them you want to opt out of programs that share personal information. The Direct Marketing Association's Mail Preference Service lets you register to receive less commercial advertising mail.

INFORM CREDIT AGENCIES

Contact one of the three major credit reporting agencies to report fraud. The agency will place a fraud alert on your credit report and notify the other two agencies. This alert will tell creditors that they must contact you before authorizing any charges or changes to your existing accounts or the opening of new accounts.

FILE A POLICE REPORT

Many organizations require proof that you are a victim of identity theft in the form of a police report. If you know where the fraudulent actions occurred, contact the authorities in that community. Otherwise, contact the local authorities.

BE NOSY

If someone asks for your personal information, find out what it will be used for and why he needs the information. Be extra cautious when giving out information over the phone if you did not initiate the conversation. Don't be afraid to hang up the phone and call back at a phone number corresponding to your bill to verify the caller's legitimacy.

Get Credit Reports

AnnualCreditReport.com
www.annualcreditreport.com
(877) 322-8228
Request free credit reports.
Equifax
www.equifax.com
Order report: (800) 685-1111
Fraud alert: (888) 766-0008
This is a credit reporting agency.

Experian
www.experian.com
(888) 397-3742
This is a credit reporting agency.

TransUnion
www.transunion.com
Order report: (800) 888-4213
Fraud alert: (800) 680-7289
This is a credit reporting agency.

Opt Out

Direct Marketing Association
www.dmachoice.org
Indicate mail preferences.

OptOutPrescreen.com
www.optoutprescreen.com
(888) 567-8688
Opt out of preapproved credit or insurance offers.

Investigate

Consumer Debit Resource
www.consumerdebit.com
/consumerinfo/us/en
/chexsystems/report/
index.htm
(800) 428-9623

Obtain a consumer report about checking accounts in your name.

Internal Revenue Service
www.irs.gov/compliance
/enforcement/index.html
Criminal Investigation Informant Hotline:
(800) 829-0433

Find out if someone has filed a tax return in your name.

TeleCheck
www.telecheck.com
(800) 710-9898

On the Web site, click Consumer and Check Fraud/Forgery to find out if anyone has used your driver's license or ID to write fraudulent checks.

Report Other Problems

SCAN
(800) 262-7771
Call this hotline to find out if anyone has been writing bad checks in your name.

Social Security
Administration Office of the Inspector General
www.ssa.gov/oig
(800) 269-0271
Report fraudulent use of your Social Security card to obtain benefits.

U.S. Postal Inspection Service
https://postalinspectors.uspis.gov/forms/MailFraudComplaint.aspx
To report stolen mail or a fraudulent address change, look in your local phone book for the nearest Postal Inspector or go to this Web site.

Report Credit Card Fraud

American Express
www.americanexpress.com
(Click Fraud Protection Center.)

Card replacement:
(800) 992-3404

Customer service:
(800) 528-4800

Bank of America
www.bankofamerica.com
(800) 732-9194
Customer service:
(800) 427-2449

BankOne/Chase
www.chase.com/ccp/index.jsp?pg_name=ccpmapp/privacy_security/fraud/page/report_fraud
Credit Card Customers (Personal): (800) 436-7927

Credit Card Customers (Business) (800) 346-5538
On the Web site, click Protect Your Family From Identity Theft.

Citi Cards
www.citicorp.com/domain/contact
(800) 950-5114

Discover Card
http://www.discovercard.com/customer-service/faq/#q15
(800) DISCOVER (347-2683)

MasterCard
www.mastercard.com/cgi-bin/emergserv.cgi
(800) MC-ASSIST (622-7747)
Report lost or stolen credit card: (800) 627-8372

Visa
www.usa.visa.com/personal/security/need_help_now.html
(800) 847-2911
Outside the U.S. and Canada:
(410) 581-9994

Wachovia
www.wachovia.com (Click Fraud & Identity Theft.)
(866) 201-5702

Wells Fargo Bank
www.wellsfargo.com/help
(866) 867-5568

Additional Resources

Call For Action
www.callforaction.org
Federal Trade Commission ID Theft changed
http://www.ftc.gov/bcp/edu/microsites/idtheft
(877) IDTHEFT (438-4338)
Identity Theft Resource Center
www.idtheftcenter.org
Privacy Rights Clearinghouse
www.privacyrights.org
Department Of Justice
www.justice.gov
Includes the Identity Theft Quiz for Consumers.