

PREVENTION: Steps To Help Prevent Identity Theft

1. Never disclose your social security number or personal information of any kind over the telephone or online.
2. Shred all discarded bank and credit card statements, canceled checks, and bills with account information.
3. Use the post office when mailing bills...don't put them in your mailbox.
4. Monitor your credit reports. Keep an eye out for an address change you didn't make or an account you didn't open.
5. Cancel accounts you don't use.
6. Don't have blank checks mailed to your home... pick them up at your bank.
7. Be careful at ATMs...someone simply looking over your shoulder can get your account and PIN information. And don't throw ATM receipts in the trash can next to the ATM.
8. Vary your PIN numbers and passwords...and memorize them. Don't write them down.

CONSUMER TIP:

New federal law requires the three national credit agencies to provide you with one free copy of your credit reports annually...so by ordering a credit report from one of the bureaus every four months you can check these crucial financial records three times a year at no cost.

RECOVERY: Steps To Aid Recovery

1. Immediately file a police report.
2. Immediately contact all your creditors and close all at-risk accounts, making sure that your creditors indicate that the accounts were closed "at customer's request" and that they will contact you before opening any new accounts.
3. Stop payment on all outstanding checks.
4. Request new credit cards, ATM cards, and change all passwords and PINs.
5. Contact the three credit reporting agencies and request a "Fraud Alert" and a "victim statement" be placed on your file, and request a free copy of your credit report from each agency.
 - a. Equifax: (800) 685-1111 or www.equifax.com
 - b. Experian: (888) 397-3742 or www.experian.com
 - c. TransUnion: (800) 680-7289 or www.transunion.com
6. Keep a file of all letters, phone calls and expenses incurred in repairing your credit.
7. You may also need to contact other agencies, depending upon the type of fraud committed against you.
 - a. For Driver's license fraud, contact the DMV at www.dmv.org
 - b. For tax fraud, contact the IRS at www.treas.gov/irs/ci
 - c. For passport fraud, contact your local Department of State office at www.travel.state.gov
 - d. For Social Security number fraud, contact the Social Security Administration at www.ssa.gov or (800) 772-1213
 - e. For mail fraud, contact the U.S. Postal Service at www.usps.gov
 - f. For credit card fraud, contact your local US Secret Service office at www.treas.gov/usss
 - g. For bankruptcy fraud, contact your local Department of Justice office