

How Can I Prevent Identity Theft?

Millions of people each year become victims of identity theft. If your personal information—name, address, social security number—falls into the wrong hands, someone else can obtain a credit card, secure a loan, or transact other business in your name. Many people only find out that their identity has been stolen after a debt collector obtains a judgment against them and freezes their bank account. Use discretion and be careful with your personal information. While there is no foolproof way to prevent identity theft, the following suggestions are precautions you can take to reduce the risk of identity theft:

Guard Your Social Security Number. Do not carry your social security card in your wallet, and do not carry other cards that contain your social security number (for example, insurance cards).

Do Not Give Your Social Security Number to anyone unless you receive specific information about how your number will be safeguarded. Be careful not to give your social security number verbally to someone if there are others nearby who can hear you.

Do Not Use Common Passwords on your accounts, including, for example, your social security number, your mother's maiden name, your birth date, or consecutive numbers.

Secure Your Mail. Make sure your mailbox is locked and secure. Do not leave outgoing mail in an unlocked, open box at work or at home.

Shred all banking and credit information, as well as pre-approved credit card offers, before discarding these items in the trash.

Do Not Include Your Driver's License Number or Address on Personal Checks.

Order and Review a Copy of Your Credit Report from each of the three credit reporting agencies at least once every two years. To order free credit reports, call: 1-877-322-8228, or order them online at www.annualcreditreport.com.

Stop Unwanted Solicitations. To stop receiving credit-card offers in the mail, and to stop receiving credit offers based on lists provided by the three nationwide consumer reporting companies, call: 1-888-567-8688 or send a letter by mail to each of the three major credit reporting bureaus:

Experian: Consumer Opt-Out, 701 Experian Pkwy., Allen TX 75013

Equifax: Options, PO Box 740123, Atlanta, GA 30374

TransUnion: Marketing List Opt Out, PO Box 97328, Jackson, MS 39288

To put your name on the Federal Do-Not-Call List, call: 1-888-382-1222.

Obtain a Security Freeze on Your Credit Report. If you are a New York State resident, you may place a security freeze on your credit history, which prevents lenders and others from gaining access to your credit report. With a security freeze in place, no one (including you), will be able to obtain a loan or a new credit card until you lift or remove the security freeze. To obtain a security freeze, you must mail letters to each of the three major credit reporting agencies via certified or overnight mail, with information specific

to each company. You may contact the three credit reporting agencies at the following addresses for more information about how to freeze your credit report:

TransUnion Fraud Victim Assistance Department, P.O. Box 6790, Fullerton, CA 92834 or at <http://www.transunion.com/corporate/personal/fraudIdentityTheft/preventing/securityFreeze.page>

Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348 or at https://www.econsumer.equifax.com/consumer/sitepage.ehtml?forward=elearning_credit15#security

Experian Security Freeze, P.O. Box 9554, Allen, TX 75013 or at www.experian.com/consumer/security_freeze.html.