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How Can I Prevent Identity Theft?

Millions of Americans each year become victims of identity theft. If your personal information—name, address, Social Security Number—falls into the wrong hands, that person can get a credit card in your name, secure a loan, or transact other business. Many people only find out that their identity has been stolen when their bank account is frozen because a judgment has been entered against them.

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:

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.

Guard Your Social Security Number. Do not carry your Social Security card in your wallet, and do not carry any other card that contains your Social Security Number (e.g. insurance card, employee ID). If your driver's license includes your Social Security Number as your driver identification number, you can contact the Department of Motor Vehicles to request a different driver identification number.

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.

Shred All Pre-Approved Credit Card Offers before Discarding Them. To stop receiving credit card solicitations derived from credit reports, you can "opt out" for five years or permanently by calling 1-888-5-OPTOUT, or 1-888-567-8688.

Shred All Banking and Credit Information before discarding it in the trash.

Do Not Have Your Driver's License Number or Your Address Printed 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 on the Internet at www.annualcreditreport.com.

Stop Unwanted Solicitations. To discontinue non-credit offers generated by lists kept by major credit bureaus, write to each bureau:

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

Also, to stop receiving phone solicitations, call the Federal Do-Not-Call List: 888-382-1222 (TTY: 866-290-4236).