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IDENTITY THEFT



The Consumer Response Center, Federal Trade Commission, offers information on protecting your identity:

Consumer Response Center
Federal Trade Commission
600 Pennsylvania Ave., NW, H-130
Washington, DC 20585
www.ftc.gov/idtheft
1-877-ID-THEFT (438-4338)

Their website will explain what is a Fraud Alert, what is a Credit Freeze, how to submit an Identity Theft Report, and much more. Their motto: **DETER – DETECT – DEFEND**

DETER

Shred financial documents with personal information before you discard
Protect your social Security number. Don't carry your social Security card in your wallet or print your number on your checks.
Don't give out personal information on the phone, through the mail or over the internet unless you know who you are dealing with
Never click on links sent in unsolicited emails. Use firewalls, anti-spyware, and anti-virus software.
Don't use an obvious password like your birth date, mother's maiden name or the last four digits of your Social Security number.
Keep your personal information in a secure place at home, particularly if you have roommates, employ outside help or are having work done in your house.

DETECT

Be alert to signs of identity theft, such as:
Accounts you didn't open and debts you can't explain.
Fraudulent or inaccurate information on your credit reports
Failing to receive bills or other mail
Receiving credit cards that you didn't apply for.
Denial of credit for no apparent reason.
Calls or letters about merchandise /services you didn't buy.

DEFEND

Place a fraud alert on your credit reports, and review your credit reports.
Close accounts that have been tampered with or opened fraudulently.
File a complaint with the Federal Trade Commission.

Using their online complaint form
or call the FTC's Identity Theft Hotline 1-877/438-4338
File a report with local police or police in the community where the theft took place.

TransUnion: 1-800-680-7289

www.transunion.com;

Fraud Victim Assistance Division,
P.O. Box 6790, Fullerton, CA 92834-6790

Equifax: 1-800-525-6285

www.equifax.com;

P.O. Box 740241, Atlanta, GA 30374-0241

Experian: 1-888-EXPERIAN (397-3742)

www.experian.com;

P.O. Box 9554, Allen, TX 75013

This information is from The Consumer Response Center of The Federal Trade Commission