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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](http://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](http://www.transunion.com);

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

**Equifax:** 1-800-525-6285

[www.equifax.com](http://www.equifax.com);

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

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

[www.experian.com](http://www.experian.com);

P.O. Box 9554, Allen, TX 75013

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