

HOW CAN I PROTECT MYSELF FROM IDENTITY THEFT?

- **Conduct a Personal Privacy Audit:** wallet, purse, cars, home office, work files, & personal papers.
- **Do not carry important documents in purse, wallet, or PDA:** unless absolutely necessary: social security card, medicare card (make a copy and blackout SSN), birth certificate, passport, etc.
- No personal information over phone, unless you have initiated the contact: **Never over CELLPHONE!!**
- **Social Security Benefits Statement:** review annually. Should get a copy during your birth month.
- **Get Annual Credit Report** (give home and cellphone #'s to call): www.annualcredit.com; tel. 1-877-322-8228, vice 8225.
 - Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281
- **Credit Cards:** Keep 2 credit cards -- average person 7.6 cards, and \$3,750 debt. Record account numbers/telephone numbers to contact in the event of theft. **Photocopy both sides of every card.**
 - Merchant/restaurant: Verify got your card back. Put receipts your wallet/purse.....not shopping bag!!
 - Should only show last 4 numbers on credit card, if more --- WHY?
 - Sign new credit cards as soon as they arrive; cut-up/shred expired cards immediately.
 - Open your credit card bills promptly --- **compare your receipts.** Watch for unauthorized charges.
 - Many credit/ATM/ telephone cards, etc. have Passwords/PIN's to protect you. **Avoid using easily available information** (mother's maiden name, birth/wedding dates in reverse, last four of SSN).
 - Use a mix of #'s and letters; memorize them....do not write down!
 - Tell Credit Card companies when traveling out of country -- out of your travel pattern
 - Tell Credit Card companies when making large purchase -- out of your spending pattern
 - Shred/tear up unwanted pre-approved credit offers.
- ***Shred address element on all mail, and papers you discard that contain personal identifying information***
- **Debit card:** think about it! PIN also used on other accounts? \$ out of checking ASAP/no recourse.
- **Checks:** Remove SSN/Driver's license#. **Use a GEL INK pen;** cannot be "acid washed"/written over.
- **Mail:** Pick up mail daily, do not let mail stack up. **Stop or have neighbor pick-up when gone !!!!**
 - If regular bills and statements do not arrive on schedule; call senders in event they have been stolen.
 - Avoid home/cluster mailboxes for outgoing mail. Use authorized U.S. Postal Service drop boxes.
- **Monthly financial/utility statements:** Monitor for irregularities, and if delivered late.
- If own home computer, put Firewall Software and Virus Protection (ie. Norton Antivirus) on it.
- Don't use your Cellphone as a PDA/Palm Pilot with personal info on it.
- Review "bank by computer" protections with bank, demand info be sent in writing.
- Review security protections if buy/sell on EBAY, Home Shopping Network, Catalog, etc.
- **Phishing:** Latest scam...on Internet. **Looks like an official website.** Prompted for a password, personal information (SSN, date of birth, mother's maiden name) by "supposed financial or business institution".
 - People you do business with have the information already; if in doubt call them!!!!!!
- Opt – out of everything when you get a notice from a financial institution, etc. and given the option to do so.
- Beware of telephone calls...claim you have won a prize, etc. you only have to pay some expense fees!
 - Ask you to call back to a 900 number.. May be charged a long distance overseas call.
- If retired military, do not file your DD Form 214 with a local courthouse or city hall. If have done so, ask where the info resides. For helpful tips to correct the situation: www.moaa.org/benefits/removedata.asp.
- **Grocery store and other club and frequent buyer cards:** reveal buying habits and other info...is the discount worth it?

HOW WILL I KNOW IF VICTIM?

- Credit card statements show unauthorized charges, or fail to receive bills or statements
- Receive phone calls from bank/creditors trying to collect debts not yours
- Receive phone calls to confirm a non-purchase delivery date
- Go to buy something, or make a loan and your charge limits exceeded.
- Statements do not arrive at regular time interval (weekly, monthly, etc.)
- Return from trip/vacation and you have "lost" some of your charge receipts

WHAT CAN I DO IF I AM A VICTM OF IDENTITY THEFT?

- **Contact the three credit reporting agencies:** entitled to one **FREE** copy; place a **90 day temporary FRAUD ALERT** to stop anyone from opening new credit without permission (give home/cellphone's).
 - **Experian** – 1-888-397-3742, or www.experian.com.
 - **Trans Union** – 1-800-680-7289, 1- 800-916-8800, or www.transunion.com.
 - **Equifax** – 1-800-525-6285, 1-800-685-1111, or 1-888-766-0008, or www.equifax.com.
- Place a **Seven Year Victim Statement** on your credit report with written request. Will be asked to provide proof of identity (a telephone/utility bill) to verify your telephone number.
- Monitor your credit report on a regular basis (at least once a year) watch for new accounts/inquiries.
- **File a Police Report immediately.** Notify all issuers of: credit cards, bank checking/savings/mortgage accounts; ATM cards; telephone calling cards; video rental cards; library cards; driver's license; and **SOCIAL SECURITY CARD --- 1-800-269-0271.**
- **Document all contacts:** keep a **DIARY** of time, date, names and discussion; and actions to be taken.
 - Ask for documentation that states what your financial responsibility is for each account.
 - Follow up with a telephone call or letter to verify the creditor, U.S. Postal Service, or credit reporting agencies received everything they requested from you..... annotate your DIARY immediately.
- **Stop payment on checks or close accounts.** Put a PASSWORD on all accounts.
- **Federal Trade Comm.:** ID Theft Hotline: 1-877-IDTHEFT (1-877-438-4388/or382-4357) or www.ftc.gov.
 - To file a complaint: www.consumer.gov/idtheft.
 - **Phishing:** www.ftc.gov/spam, or www.visa.com/phishing – Tel. # 1-800-visa511.
 - Anti-Phishing Working Group of 100 Companies: report to violations phishing@antiphishing.org.
 - Fraudulent Spam: report to spam@uce.gov.
 - Ask for handbook: “When Bad Things Happen to Your Name”, or call AARP 1-888-687-2277 - #D18052.
- **If receive email from an unknown entity/person:** do not click on the “blue link” with an email address somewhere in the email message, or open the attachment(s).
- **If you sell a computer and buy a new one:** before you dispose of old computer delete all personal information from the “hard drive”. **For help:** www.hq.nasa.gov/office/oig/harddrive.org.

WHERE TO GO FOR HELP?

- **Identity Theft Resource Center:** 1-858-693-7935; www.idtheftcenter.org – counselors available.
- **ID Theft Assist Center, participating 100 financial institutions:** www.fsround.org/membercos.html.
- **Social Security Administration:** 1-800-269-0271 or www.ssa.gov/oig/guidelin.html
- **Federal Communications Comm.:** www.fcc.gov
- **FBI Fraud Complaint Center:** www.ifccfbi.gov.
- **NM State Securities Div.:** 1-800-704-5533; www.rld.state.nm.us/Securities
- **The Better Business Bureau:** www.bbb.org/phishing
- **Privacy Rights Clearinghouse:** www.privacyrights.org
- **To remove your name from lists for two years:** Call 1-888-5opt-out (1-888-567-8688).
- **To remove your name from mailing lists indefinitely, write to:**
 - Direct Marketing Association, Mail Preference Service, PO Box 9008, Farmingdale, NY 11735-9008, or Mail Preference Service, PO Box 645, Carmel, NY 10512, or www.dmaconsumers.org/cgi/offmailinglistdave. (Cost is \$5.00; expect results in 3 months).
- **Federal government “do not call” listing:** 1-888-382-1222, or www.donotcall.gov.
 - Include home and cellphone #'s: 411 cellphone listings now approved.
- **Remove name from other phone lists:** Telephone Preference Service, PO Box 1559, Carmel, NY 10512,
 - www.dmaconsumers.org/offtelphonestat.htm.
- **Remove yourself from various Email Lists:** www.e-mps.org.
- **Stop unwanted Credit Card Offers:** 1-888-567-8688.
- **Credit Card Monitoring Services (\$9.95 to 12.95 per month):** freecreditreport.com; www.creditreportproblems.com/identity; www.fightidentitytheft.com ; www.identitytheft.org