IDENTITY THEFT

Reporting Identity Theft

If you are a victim of Identity Theft, take the following steps as soon as possible:

1. Visit **www.identitytheft.gov** or call the Federal Trade Commission at **877-438-4338** to report identity theft and get a recovery plan.
2. Call the companies where you know the fraud occurred. Ask for the fraud department. Explain that someone stole your identity. Ask them to close or freeze the accounts. Then, no one can add new charges unless you agree.
3. Place a free one-year Fraud Alert by contacting one of the three credit reporting agencies. That credit reporting agency must tell the other two. The fraud alert helps to prevent the identity thief from continuing to open new accounts in your name. You will have to provide your SSN and other personal information. Each credit reporting agency will send you a letter confirming they placed a fraud alert on your file.
    - Experian - file online at **www.experian.com** or call toll-free **888-397-3742**.
    - TransUnion - file online at **www.transunion.com** or call toll-free **800-916-8800**.
    - Equifax - file online at **www.equifax.com** or call toll-free **800-685-1111**.
4. Get your free credit reports from Equifax, Experian, and TransUnion at **www.annualcreditreport.com** or call **877-322-8228**. You will need to provide your name, address, Social Security number, and date of birth.
5. Consider a Credit Security Freeze (over).

Reduce Your Risk of Identity Theft

Here are some ways you can reduce your risk of identity theft.

- Never respond to an email asking you to confirm or verify account information, even if it looks official.
- Don't give out your credit card number or other personal information over the phone unless you initiated the call, and you are sure the company is reputable.
- Shred financial records, bank statements, credit card bills and pre-approved credit card applications before you throw them away.
- Review your credit reports often at **www.annualcreditreport.com**.
- Reducing the amount of junk mail you receive can help you minimize your risk of identity theft.
    - Opt out of prescreened credit offers at **www.optoutprescreen.com**.
    - Sign up with the Association of National Advertisers, Inc., Mail Preference Service to be removed from selected mailing lists at **www.DMAchoice.org**, (requires an administrative fee for a 10-year registration period.)
- Consider placing a credit security freeze on your credit files (over).

Security Data Breach Notices

Sometimes, the risk of identity theft is out of your control. If you receive a "data breach" notification, it means your personal or financial information may have been compromised because a third party's computer files have been hacked, putting you at risk for identity theft.

If the data breach notice offers a period of free credit monitoring, you may wish to sign up for the service.

Credit Security Freeze

A credit security freeze puts a “lock” on your credit file and stops the credit reporting agency from sharing your credit information without your consent.

- Most businesses will not open new credit or loan accounts without first checking a consumer’s credit history. If your credit files are frozen, even someone who has stolen your name and Social Security number probably will not be able to get new credit in your name.
- Even after your file is frozen, it can still be released to your existing creditors or collection agencies acting on their behalf.
- You can always order your own credit report, even if your file is frozen.
- A security freeze does not affect or lower your credit score.

Requesting the Credit Security Freeze

You will need to file a separate request with each credit reporting agency:

- **EXPERIAN**: https://www.experian.com/freeze/center.html or call toll-free 888-397-3742.
- **TRANSUNION**: https://www.transunion.com/credit-freeze or call toll-free 888-909-8872.
- **EQUIFAX**: https://www.equifax.com/personal/credit-report-services/ or call toll-free 888-378-4329.
- **INNOVIS**: https://www.innovis.com/personal/securityFreeze, or call toll-free 800-540-2505.

It is free.

You will need to provide your full name, date of birth, social security number and current and previous mailing addresses. You may also be asked to provide a copy of your driver’s license and a recent utility bill.

Temporary Lift of the Credit Security Freeze

If you decide you want to open a new credit account or get a new loan, you can temporarily lift the freeze on your credit file. Follow the instructions for each credit reporting agency to lift the freeze when needed. You must make a separate request to each agency, each time.

Credit Freeze for Phone, Cable and other Utility Services

If you have ever had a cell phone, cable, or satellite television services, or paid a gas or electric bill, then the National Consumer Telecom & Utilities Exchange likely has compiled a "data report" file on you. Just like the credit reporting agencies listed above, the Exchange sells the information it has compiled. To prevent an identity thief from establishing telephone, cable, or utility services using your name and information, you may wish to place a credit freeze on your "telecommunications and utilities" data report.

- **www.nctue.com/Consumers/** or call toll-free **866-349-5355**.

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