

# Identity Theft Prevention Tips

## Minimize Your Risk of Identity Theft

Order a copy of your credit report from each of the three major credit bureaus at least once a year.

**EQUIFAX** – [www.equifax.com](http://www.equifax.com)

To order your report call: (800) 685-1111.

To report fraud, call: (800) 525-6285.

TDD (800) 255-0056.

Write: Equifax, P.O. Box 740241, Atlanta, GA 30374-0241

**EXPERIAN** – [www.experian.com](http://www.experian.com)

To order your report call: (888) EXPERIAN (397-3742).

To report fraud, call: (888) EXPERIAN (397-3742).

TDD (800) 972-0322

Write: Experian, P.O. Box 9532, Allen TX 75013

**TransUnion** – [www.transunion.com](http://www.transunion.com)

To order your report, call: (800) 888-4213.

To report fraud, call: (800) 680-7289.

TDD (877)553-7803

Fax: (714) 447-6034

Email: fvad [at] transunion.com

Write: Fraud Victim Assistance Department, P.O. Box 6790, Fullerton, CA 92634-6790

## Helpful Hints to Protect You from Identity Theft

- Place passwords on your credit card, bank and phone accounts.
- Secure personal information in your home.
- Ask questions about information security procedures in your workplace.
- Don't give out personal information on the phone, through the mail or the internet unless you have initiated the contact or are sure you know with whom you are dealing.
- Guard your mail and trash from theft.
- Use a shredder.
- Before revealing any personally identifying information, find out how it will be used and secured, and whether it will be shared.
- Don't carry your social security card. Leave it in a secured place.

- Give your social security number only when absolutely necessary.
- Carry only the identification information and the number of credit and debit cards that you'll actually need.
- Pay attention to your billing cycles.
- Be wary of promotional scams.
- Keep your purse or wallet in a safe place at work.

## Hints for Using the Internet

- Update your virus protection software regularly or when a new virus alert is announced.
- Do not download files sent to you by strangers or click hyperlinks from people you don't know.
- Use a firewall program, especially if you use a high-speed Internet connection like cable, DSL or T-1, which leaves your computer connected to the Internet 24 hours a day.
- Use a secure browser – software that encrypts or scrambles information you send over the Internet – to guard the security of online transactions.
- Try not to store financial information on your laptop unless absolutely necessary.
- Use passwords to protect your information. Include letters and numbers.
- Before disposing of a computer, you need to wipe clean the hard drive.
- Look for website privacy policies.

## Helpful Information

- **DIRECT MAIL MARKETING** – Direct Marketing Association Mail Preference Service, PO Box 643, Carmel, NY 10512 or [www.the-dma.org/consumers/offmailinglist.html](http://www.the-dma.org/consumers/offmailinglist.html).
- **TELEMARKETING** – Direct Marketing Association Telephone Preference Service, PO BOX 1559, Carmel, NY 10512 or [www.the-dma.org/consumers/offtelephonenumberlist.html](http://www.the-dma.org/consumers/offtelephonenumberlist.html) or [www.ftc.gov/donotcall](http://www.ftc.gov/donotcall).
- **E-MAIL** – [www.dmaconsumers.org/consumers/optoutform\\_emps.shtml](http://www.dmaconsumers.org/consumers/optoutform_emps.shtml)
- **Federal Trade Commission** – [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

## If You are a Victim of Identity Theft

- Contact the fraud departments of each of the three major credit bureaus as soon as possible.
- Close the accounts that you know or believe have been tampered with or opened fraudulently. Also, notify the bank about checks that are lost or stolen.
- File a police report with your local police or the police in the community where the identity theft took place. Get a copy of the police report for your records.
- Contact the Federal Trade Commission at (877) ID-THEFT or (877) 438-4338 or [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)