

DE| Y THEFT

Prevention and Protection



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- Ask for information protection policy statements from each business that has your personal information, including your doctors.

- You may want to contact the Public Utility Commission of Texas and place yourself on the "Texas No Call List." Cost is \$4.80.

- Do not exchange personal information for prizes. They should be free...no strings attached, if it sounds too good to be true...it is probably a scam.

What should I do if my information has been stolen .

- Get and keep a copy of the police report. You will need it for proof of the crime.

- If your purse, wallet, checks or drivers license are stolen, notify DPS, the Social Security Administration, local law enforcement agency, credit card companies and your bank.

- For any credit card information that has been stolen, contact the fraud/ security department of the creditor or financial institution and close that account. If it is not feasible to close your bank account, you can have it flagged by the three major credit bureaus.

- Contact all three *credit* reporting agencies and place a security alert on your credit. You should do this by telephone as soon as possible and then follow up in writing. You may wish to send them an ID theft affidavit and copies of the police report. Make sure written communication is sent certified mail.

- Texas law also allows you to request that a "Security Freeze" be placed on your consumer file, which requires the credit reporting agency to notify you of material changes to your consumer file and prevent access to your consumer file by some entities. You may request a freeze by sending a letter via certified mail to the credit reporting agency including identification, and either a valid police report, investigative report, or complaint of an Identity Theft crime.

- Contact the Federal Trade Commission, which keeps a database of identity thefts.

- If you do have to clean up fraudulent accounts on your credit, make sure all communication is done in writing and sent by certified mail, return receipt requested. Keep a record of out of pocket expenses incurred.

- Lastly, keep a detailed log of all your contacts with authorities and financial institutions.

Here is a list of contact information and resources you may wish to use.

Social Security Administration:
Fraud Report: 800-259-0271
Order Statement: 800-772-1213
www.ssa.gov

Federal Trade Commission:
Oversees the credit bureaus and maintains a database of identity thefts. You may also obtain a copy of the Fair Credit Reporting Act.
877-382-4357
www.ftc.gov

Attorney General of Texas:
214-969-5310

Internet Fraud Complaint Center
WWW.IFCCFBI.GOV

Major Credit Reporting Agencies
1-888-10PT-OUT (1-888-567-8688)

CS CREDIT SERVICES (Equifax)
P.O. Box 674402
Houston, TX 77267-4402
888-766-0008
www.egifax.com
Request Credit Report 800-759-5979

EXPERIAN
P.O. Box 2104
Allen, TX 75013-2104
888-397-3742 or 900-659-7000
www.experian.com
Request Credit Report 888-397-3742

TRANSUNION
P.O. Box 390
Springfield, PA 19064
800-680-7289
www.tuc.com
Request Credit Report 800-888-4213

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- Always shred your credit card receipts and discarded credit card applications, ATM receipts and unretained bills.

- Never give personal information to someone over the telephone. Always ask for a physical location and get the full name of anyone you deal with.

- Check all your billing statements and bank statements for unauthorized charges or withdrawals. If you do not receive a regular statement on time, contact your credit card company or bank immediately.

- Always instruct your credit card issuers and anyone else you purchase goods or services from that you do not wish to share or sell your information with/ to others.

- Remove your name from marketing lists, surveys, etc.

- Install a locked mailbox with a slot. Never place your mail in an unsecured/ open container. Take it to the post office or neighborhood mailbox.

- Always check the reputation of any company you do business with on-line. Also look for a contact address located within the continental United States. It is much more difficult to retrieve funds or information transferred out of the country. Be cautious of any business that only has a P.O. Box for an address.

- Check Social Security statements for inaccuracies.

Your information may allow a criminal to:

- open unauthorized charge accounts
- order goods and services
- access your personal or business accounts for withdrawals or purchases.
- secure loans
- hide illegal funds
- gain employment to circumvent criminal background checks

What personal information do they want?

- social security number
- date of birth
- drivers' license number
- mothers' maiden name
- bank account or credit/ debit card numbers
- PIN numbers
- log-on names / ID
- passwords

No one is completely safe from identity theft. The following are steps that can be taken to help secure your personal information and prevent identity theft.

- Create a log of all credit and personal information, including credit card numbers, customer service telephone numbers and credit reporting agency contact information.

- Review your credit report at least once a year.

- Do not pre-print your drivers' license number, social security number or phone number on your checks.