



How to Prevent Identity Theft

Identity Theft occurs when someone steals your personal information, your social security number, your checking or credit card numbers and then poses as you. The thief then has complete access to your money and they can and will spend it as they wish.

It can take months and even years to undo the mess created by a thief in just days or even minutes. However, you can make it tougher for thieves to access your information. Below are some simple reminders of how to best protect yourself, your money, and your good name;

Do not give out personal information. Credit card numbers, social security numbers and other identifying numbers are already on file with the financial institutions you do business with. Legitimate business will not call you and ask for that information. Remember, if someone has a right to this information about you, they should already have it!

Report lost or stolen checks. The numbers contained on your checks can give clear access to a thief. Always properly store cancelled checks and examine new checks to be sure none were stolen in shipment. Make sure you store them in a safe & secure location.

Destroy unused financial solicitations. Before discarding unwanted "Junk" mail be sure to tear-up or shred them since they may contain information that a thief could use to steal your identity. Remember to safely destroy any types of financial statements or receipts since they also contain sensitive information.

Guard your Automated Teller Machine Card and PIN Number. While these types of cards can make life easier for you they can completely disrupt your life if they fall into the hands of a thief. Always guard your card and PIN and never leave receipts lying around. Also, never allow someone to stand behind you at a Teller machine. Thieves are trained at watching the key pad for PIN numbers.

Make sure your mailbox is secure. Promptly remove mail when it has been delivered. Thieves often raid mailboxes to obtain credit card information or financial statements.

Contact the major credit reporting companies. These companies can tell you who or what company has accessed your credit report. A copy can be obtained for a small fee from the company. The three major companies are; Equifax 1-800-685-1111, Experian 1-888-397-3742, TransUnion 1-800-916-8800.

If you have been a victim of identity theft, take these steps immediately:

1. Call police and file a report.
2. Contact your bank(s) and financial institutions
3. Contact your credit card suppliers
4. Contact the Social Security Fraud Hotline 1-800-269-0271

Visit www.stopidentitytheft.org for further information in the fight against Identity Theft.

If you are a victim of Fraud or Identity Theft contact each of the three national consumer reporting agencies. Ask each agency to place a "fraud alert" on your credit report, and send you a copy of your credit file. This is free if you are a victim of identity theft, if you have been denied credit, if you receive welfare benefits, or if you are unemployed. The three agencies are:

EQUIFAX

P.O. Box 105873
Atlanta, Ga. 30348
Order Report # (800) 685-111
Fraud # (800) 525-6285
Web site: www.equifax.com

EXPERIAN

P.O. Box 596
Pittsburgh, PA. 15230
Order Report # (888)397-3742
Fraud# (800) 311-4769
Web site: www.experian.com

TRANSUNION CORPORATION

P.O. Box 34012
Fullerton, CA 92834
Order Report# (800) 916-8800
Fraud# (800)680-7289
Web site: www.tuc.com

The Federal Trade Commission (FTC) also has an ID Theft Affidavit to help you report information to companies using one standard form. You can receive a copy of this form by going to their Web site: www.ftc.gov.

To report fraudulent use of your checks

If you are unable to write checks because of bad checks written in your name, the merchant will direct you to one of the check verification services below. If you are unable to open a checking account because of the activities of an imposter, contact Chexsystems.
CheckRite (800) 766-2748
Chexsystems (800) 428-9623
CrossCheck (707) 586-0551
Equifax (800) 437-5120
National Processing Co (800) 526-5380
SCAN (800) 262-7771
Telecheck (800) 710-9898