

Introduction

We protect our houses with locks, our cars with alarm systems, and our belongings with insurance. We are a society determined to protect that which belongs to us. Yet, most of us do not put the same energy into protecting what is perhaps more important than all of these things, our identities, or good names.

Identity theft is a serious crime. People whose identities have been stolen spend months, even years, and thousands of dollars cleaning up the mess thieves have made of their good name and credit record. In the mean time, victims may lose job opportunities, be refused loans for houses or education or even be arrested for crimes.

Thieves get your personal information in a variety of ways, including completing change of address forms to divert mail; stealing business records from the work place; posing as landlords or employers and fraudulently obtaining your credit report; stealing your mail including bank statements, pre-approved credit offers, new checks, and tax information; using personal information you share on the internet and stealing wallets and purses containing credit cards, I.D. cards and bank cards.

With your personal information a thief can call your credit card issuer and change your mailing address and run up the charges; open new credit card accounts with your name and avoid paying the bills – the delinquent account is then reported on your credit record; open wireless services in your name; file for bankruptcy in your name to avoid paying the debts they have incurred and to avoid eviction; counterfeit checks or debit cards, and drain your bank account; buy cars by taking out auto loans in your name; give your name to police during an arrest – when they do not show up for the court date – the arrest warrant is issued in your name.



OTHER RESOURCES:

Federal Trade Commission on Identity Theft:

<http://www.ftc.gov/bcp/edu/microsites/idtheft/>

Active Duty Alerts:

<http://www.consumer.ftc.gov/features/feature-0009-military-families>

Federal Trade Commission Bureau of Consumer Protection:

<https://www.ftccomplaintassistant.gov>

Handout on Credit Reporting

Handout on Debt Collection

Legal Assistance Hours:

By Appointment Only

Notary Hours:

Monday-Thursday

0900-1500

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IDENTITY THEFT

This Brochure Includes:

- Ways to Minimize Your Risks
- Active Duty Alert Information
- Steps if You Have Become a Victim of Identity Theft



The information in this brochure is of a general nature and is not intended as a substitute for legal counsel.

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How to Minimize Your Risks

One way to minimize the risk of becoming a victim of identity theft is to remain vigilant. Order a copy of your credit report each year from each of the three major credit bureaus: Equifax, Experian, and TransUnion.

Equifax – www.equifax.com

To order a report, call 800-685-1111

To report fraud, call: 800-525-6285

Experian – www.experian.com

To order a report, call 888-397-3742

To report fraud, call: 888-397-3742

TransUnion – www.transunion.com

To order a report, call 800-8887-4213

To report fraud, call: 800-680-7289

In the United States, annual credit reports are now free at www.annualcreditreport.com. You are also entitled to a free credit report if a company takes adverse action against you. If you check regularly, you may be able to catch problems before they wreak havoc on your finances.

Second, guard mail and trash from theft by shredding papers with personal information, depositing outgoing mail in post office boxes, and putting a hold on mail if you are TDY or deployed.

Third, secure information in your home, at work, and on computers. Use non-accessible passwords on accounts; do not give out personal information unless you have initiated the contact; avoid using your social security number unless it is required; and, update your computer's virus protection and firewall programs regularly. Fourth, be aware of your credit card company's policy on identity theft. You may want to purchase insurance to avoid being responsible for charges you did not make.

TIP #1: You do not have to give your SSN just because you are asked for it. Some of the questions you should be asking are:

- a) Why do you need my SSN?
- b) How will my SSN be used?
- c) What law requires me to give my SSN?
- d) What happens if I do not give my SSN?

Leave your Social Security card in a safe place. If your state uses a SSN for driver's license number, ask to use another number.

TIP #2: You can "Opt Out" of receiving pre-screened credit card offers by calling 1-888-567-8688 or www.optoutprescreen.com.

Likewise, the Direct Marketing Association's Mail and Telephone Preference Services allow you to opt-out from receiving Direct Marketing and Telemarketing calls from many national companies for five years.

Direct Marketing Association
Mail Preference Service
PO Box 643
Carmel, NY 10512

Many states also have opt-out programs. Contact www.ftc.gov/donotcall to find out more.

Also, notify the three major credit companies that you do not want your personal information shared for promotional purposes.

Active Duty Alert

Amendments to the Fair Credit Reporting Act have created greater protection against identity theft risks for active duty members away from their usual duty station.

Now, active duty members may request an "active duty alert" be placed on their credit report before deploying.

This alert requires creditors to verify your identity before granting credit in your name. The law allows you to use a personal representative to place or remove the alert. The alert is effective for a year, but it may be removed sooner or extended longer. To use this feature, call one of the three major creditor bureaus toll free fraud numbers.

Victim of Identity Theft

Visit <https://www.identitytheft.gov> for resources and a step-by-step process after being a victim of identify theft. The steps you should take include the following:

- Call the companies where you know fraud occurred.
- Place a "fraud alert" and "victim's statement" on your credit report by contacting the three major credit bureaus listed above;
- Close any accounts that have been tampered with or opened fraudulently;
- File a police report, and ask for a copy of the report for your records;
- Complete an ID Theft Affidavit and send it to companies where new accounts were fraudulently opened in your name by calling Call 1-877-IDTHEFT [438-4338] or visiting <https://www.identitytheft.gov/>; and,
- Report your complaint to the Federal Trade Commission to help law enforcement track down and stop identity thieves.

Remember also to keep copies of any supporting documents, such as receipts, emails, phone calls, etc. that may help in the investigation to clear your name.