

Simple Safeguards: Stopping Identity Theft Before it Stops You

Presented by
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(Retired)

1. Protect Your Personal Information

- ✓ Protect your social security number. Don't provide it unless required and never write it on checks.
- ✓ Photocopy the front and back of all the credit cards you carry in your wallet and store the copy in a safe place.
- ✓ Never routinely carry your social security card, passport, or birth certificate with you.

2. Protect Your Documents

- ✓ Shred your confidential trash with a cross-cut or diamond cut shredder.
- ✓ Don't leave outgoing mail with personal information in your mailbox for pick-up.
- ✓ Retrieve mail as soon as possible after delivery and avoid leaving it in your mailbox overnight.

3. Be Vigilant Against Tricks

- ✓ Never provide personal information to anyone in response to an unsolicited request.
- ✓ Never reply to unsolicited e-mails from unknown senders.

4. Protect Your Communications

- ✓ Ensure your computer is protected against viruses and spyware and set to update often.
- ✓ If you have wireless internet, make sure it is password protected.
- ✓ Make sure your cordless phone is digital and has a frequency of at least 900MHz.

5. Check Your Credit Report

- ✓ Order your credit reports at least three times per year (free).
- ✓ Check financial accounts often and investigate any unusual activity.

Credit Reporting Bureaus

Equifax: (800) 525-6285

P.O. Box 740241 Atlanta, GA 30374

Experian: (888) 397-3742

P.O. Box 9530 Allen, TX 75013

Trans Union: (800) 680-7289

P.O. Box 6790 Fullerton, CA 92834

Credit Reports

You are allowed 3 free reports each year; to order:

On Web: www.annualcreditreport.com

By Phone: 1-877-322-8228

To Report Internet Fraud:

www.ic3.gov

Key Numbers

FBI (202) 324-3000 or your local field office

FTC 1-877-IDTHEFT

Postal Inspection Service 1-877-876-2455

IRS 1-800-829-0433

Social Security Administration 1-800-269-0271

IF YOU ARE A VICTIM

1. Contact any one of the three credit reporting agencies and place a **fraud alert** on your account.
2. Contact affected financial institutions.
3. Contact affected creditors.

IF A LOVED ONE DIES

Send a copy of the death certificate to the three credit reporting agencies.

To remove your name from mail and phone lists:

- www.dmachoice.org
- www.donotcall.gov (1-888-382-1222)

To stop preapproved credit card offers:

- 1-888-5-OPTOUT (567-8688)

Credit Monitoring and Identity Theft Protection

Two options to get started:

1. Talk to your insurance agent about what they offer
2. www.debix.com

To sign up for my free newsletter, e-mail a request to:
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Web Sites referred to in presentation

online search engine to search your name

www.zabasearch.com

virus protection for your computer

Norton or McAfee Software Security Suite

to hold your mail

www.usps.com

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