

Ways to Protect Your ID

Under the Gramm-Leach-Bliley Act (GLBA) and Privacy Laws we are required to ensure the confidentiality of a consumer's information. Here are ways a consumer can protect their ID's from theft:

- Monitor credit annually
 - www.annualcreditreport.com
- Request fraud alerts from the 3 major CRA's
 - Equifax, Experian and TransUnion
- Opt-out of junk mail / internal marketing lists / offers of credit
 - <https://dmachoice.org> OR <https://www.optoutprescreen.com>
- Use a P.O. Box
 - Small box costs around \$5 range
- Freeze your credit
 - Freezing/unfreezing costs around \$10 range
- Enroll in the "DO NOT CALL" registry with FTC (Federal Trade Commission); it's FREE!
 - Register online: www.donotcall.gov
 - (888)382-1222 / TTY (866)290-4236

TO DO LIST when your computer is hacked or phished:

- 1) Change all passwords
- 2) Run anti-spyware/malware and anti-virus programs
- 3) Clear out private information in your internet browsers; clear out sensitive data from internet Temp Folder (clearing cache, delete history)
- 4) Close online accounts, notify banks/institutions to obtain new accounts (if needed)





ID Theft Victim TO DO LIST

Take back your life in 7 steps:

www.idhijack.com	
STEP 1	Contact the 3 credit bureaus; ask that they issue a fraud alert and attach a statement to your credit report, get copies from the 3 bureaus (Equifax, Experian and TransUnion - see below)
STEP 2	Review your credit reports thoroughly; look for accounts you did not apply for or open, inquiries you did not initiate, or defaults and delinquencies you did not cause
STEP 3	File a report with your Local Police or in the community where the ID theft took place; keep a copy of the Police report
STEP 4	Fill out an ID theft victim's complaint and affidavit form; available from the Federal Trade Commission (FTC) at www.ftc.gov/idtheft or (877)FTC-HELP {382-4357}
STEP 5	Close any accounts that have been accessed fraudulently; contact all creditors – including banks / credit card companies / other service providers where your accounts have been compromised
STEP 6	Stop payment on checks; if a thief stole checks or opened bank accounts in your name, contact a major check verification company to report the fraud activity
STEP 7	Contact the loan Postal Inspector; if you believe someone has changed your address through the post office or has committed mail fraud – ask the Postmaster to forward all mail in your name to your own address

Credit Reporting Agencies

To contact a Consumer Reporting Agency (CRA)	
Equifax	Credit Information Services – Consumer Fraud Div. P.O. Box 105496 Atlanta, GA 30348-5496 Ph: (800)997-2493 www.equifax.com
Experian	P.O. Box 2104 Allen, TX 75013-2104 Ph: (888)EXPERIAN {397-3742} www.experian.com
TransUnion	Fraud Victim Assistance Dept. P.O. Box 390 Springfield, PA 19064-0390 Ph: (800)680-7289 www.transunion.com