

IDENTITY THEFT

Someone wants to use your name and identifying information to obtain goods, services, credit, and even open fraudulent bank accounts. Identity thieves have targeted virtually every community, and unfortunately, any one of us could be their next victim.

Identity theft is difficult to prevent because it's usually not spotted until after the crime has been committed. Be careful. When using a bank card, cover the hand that is typing in your **secret code**, (with your other hand or a piece of paper, etc.). Use a **shredder** before putting papers with your account numbers in the trash. Don't provide your **Social Security or driver's license number** unless you are certain it is required and are sure who you are giving it to.

If you discover you are a victim of identity theft:

Law Enforcement. Report the crime and get a copy of your police report. Keep the report number handy and give it to creditors and others who require verification of your case.

Credit Bureaus. Immediately call the fraud units of the three credit reporting companies - Experian, Equifax, and Trans Union. They will flag your accounts. Ask the credit bureaus for the names and phone numbers of credit grantors with whom fraudulent accounts have been opened.

Creditors. Contact all creditors immediately with whom your name has been used fraudulently - by phone and in writing. Get replacement cards with new account numbers for your own accounts that have been used fraudulently. Ask that old accounts be processed as "account closed at consumer's request."

Stolen Checks. If you have had checks stolen or bank accounts set up fraudulently, report it to the check verification companies. Put stop payments on any outstanding checks that you are unsure of. Cancel your checking and savings accounts and obtain new account

numbers.

ATM Cards. If your ATM card has been stolen or is compromised, get a new card, number, and password.

Fraudulent change of address. Notify the local Postal Inspector if you suspect an identity thief has filed a change of address with the post office or has used the mail to commit credit or bank fraud.

Social Security number misuse. Call the Social Security Administration to report fraudulent use of your social security number.

Driver License Number misuse. If someone is using your identification on bad checks, call the state office of the Department of Motor Vehicles to see if another license was issued in your name.

Resources Credit Reporting Bureaus

Equifax: Roosevelt Blvd, St. Petersburg FL 33716-2202. Report Fraud: Call (800) 290-8749 and write to the address above. Order a credit report: (800) 685-1111

Experian: PO Box 1017, Allen, TX 75013
Report Fraud: (800) 301-7195 and write to the address above. Order a credit report: (888) 397-3742.

Trans Union: PO Box 390, Springfield, PA 19064
Report Fraud: (800) 680-7289. Consumer Relations: (800) 916-8800 and write to Fraud Victim Assistance Division, PO Box 6790, Fullerton, CA 92834-6790.
Order a Credit Report (888) 680-7293

If you are a victim of credit fraud or are denied credit, you are entitled to a free credit report.

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270 S. Walnut Avenue
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