



# 3.6 MILLION HOUSEHOLDS

discovered that at least **1** member had been the victim of **IDENTITY THEFT** during the previous **6** months

Department of Justice-Special Report - April 2006

Identity theft is the crime of obtaining the personal or financial information of another person for the purpose of assuming that person's name to make transactions or purchases. It has become the most common crime in America and it happens every day to good, hard-working individuals all over the country.

## IT CAN HAPPEN TO ANYONE, AT ANYTIME ... AND IT CAN HAPPEN TO YOU TOO!

In the blink of an eye, unscrupulous identity thieves can gain access to your personal and/or financial information and ruin the good name you've worked your whole life to establish for yourself. And if you're unprepared and don't recognize that the crime has taken place, months or even years worth of damage can accumulate before being noticed and action can be taken to resolve the problem. The effects can be devastating, putting your and your family's well-being in jeopardy.

## NO ONE IS SAFE FROM IDENTITY THEFT ... AND REGARDLESS OF WHAT STEPS YOU TAKE TO PREVENT IT, THERE IS NO GUARANTEE YOU WILL NOT BECOME A VICTIM

The means by which identity thieves obtain an individual's personal or financial information are so numerous that it is impossible to guard against them all and the possibility of becoming a victim always exists for everyone. But precautions can be taken to reduce the chances and safeguards set in place to minimize the effects in the event you become a victim of identity theft.

## REDUCE THE CHANCES ... **DETER, DETECT, DEFEND!**

Here's some good news... the information contained in this report can reduce your chances of becoming a victim of identity theft ... and minimize the effects if you ever do. By taking just a few minutes right now, you can learn how to **DETER, DETECT,** and **DEFEND** against identity theft! Read on to learn what you'll need to do before and after the crime.

In the new Deter, Detect, Defend campaign, The Federal Trade Commission has broken the process of dealing with identity theft into 3 helpful phases, and outlined steps to be taken in each.

## **DETER** – DETER IDENTITY THIEVES BY SAFEGUARDING YOUR INFORMATION

- **Shred financial documents and paperwork with personal information**

All bills and account statements, credit card offers, and any other pieces of mail that contain your personal or financial information should be shredded and not just thrown in the trash.

- **Protect your Social Security number**

Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.

- **Don't give out your personal information**

Whether on the phone, through the mail, or over the Internet don't reveal your personal information unless you know who you are dealing with. Check with the Better Business Bureau if you have questions about a company's legitimacy.

- **Never click on links sent in unsolicited emails**

If it is a company you know and have an existing relationship with, type the web address you know directly into your web browser. Use firewalls, anti-spyware, and anti-virus software to protect your home computer. Keep them up-to-date to guard against the latest threats.

- **Don't use obvious passwords**

Common and simple passwords like your date of birth, your mother's maiden name, or the last four digits of your Social Security number are too easy for a thief to guess.

- **Keep your personal information in a secure place at home**

This is especially important if you have roommates, employ outside help, or are having work done in your home.



## DETECT – DETECT SUSPICIOUS ACTIVITY BY ROUTINELY MONITORING YOUR FINANCIAL ACCOUNTS AND BILLING STATEMENTS

- **Be alert to signs that require immediate attention**

- Bills that do not arrive as expected
- Unexpected credit cards or account statements
- Denials of credit for no apparent reason
- Calls or letters about purchases you did not make

- **Inspect:**

- Your credit report. Credit reports contain information about you, including what accounts you have and your bill paying history.
- The law requires the major nationwide consumer reporting companies—Equifax, Experian, and TransUnion—to give you a free copy of your credit report once a year upon request.
- Your financial statements. Review financial accounts and billing statements regularly, looking for charges you did not make.



## DEFEND – DEFEND AGAINST IDENTITY THEFT AS SOON AS YOU SUSPECT IT

- **Place a “Fraud Alert” on your credit reports and review the reports carefully**

A Fraud Alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient. Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts you don't recognize and can't explain.

- **Close accounts**

Close any accounts that have been tampered with or established fraudulently.

- Call the security or fraud departments of each company where an account was opened or changed without your consent. Follow up with copies of supporting documents.
- Use the ID Theft Affidavit at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) to support your written statement.
- Ask for verification that the disputed account has been closed and the fraudulent debts discharged.

Keep copies of documents and records of conversations about the theft.

- **File a police report**

File a report with law enforcement officials to help you with creditors who may want proof of the crime.

- **Report the theft to the Federal Trade Commission**

Your report helps law enforcement officials across the country in their investigations.

- Online: [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)
- By phone: 1-877-ID-THEFT (438-4338)
- By mail: Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580

## MORE WAYS TO PROTECT YOURSELF . . .

Sorting through credit card offers and other unwanted mail may be frustrating and seem like a waste of time, but think twice about just throwing them in the trash ... unless you don't mind increasing your chances of becoming a victim of identity theft. “Dumpster Diving” is a technique where identity thieves rummage through your trash in search of bills, credit card offers, and other pieces of mail that contain your information. It is just one of the numerous ways your personal and/or financial information can be stolen. You won't even know it's happened until one day you get a notice from a collection agency for unpaid bills in your name, with a company you've never heard of, in a city and state you've probably never been in!

# ELIMINATE THE SOURCE

The best way to deal with a problem is eliminate the source. So if you didn't have those credit card offers and other unwanted junk-mail coming in, you wouldn't have to worry about how to handle them. Guess what? With a quick phone call, letter or online request ... you can save time and energy, as well as give yourself additional protection against identity theft. Here is some information that will help you eliminate the source of the problem.



## 1. Credit Card Offers

The credit bureaus offer a toll-free number that enables you to get out of having card offers mailed to you for either five years...or permanently. Just phone **1-888-5-OPTOUT (567-8688)**. You will be prompted to provide some personal information, including your home telephone number, name, address, and social security number. All information provided is confidential and is used only to process your request. And if over time you get lonely for some junk mail and decide that you want to receive the card offers again, simply phone the same number and you will be added back on the list.

## 2. "Junk" Mail

The Direct Marketing Association has a Mail Preference Service that allows you to reduce the amount of commercial advertising mail that you receive at home for five years. There are several ways to have your name added to the "do not mail" list. The quickest and most efficient way is to go to [www.dmaconsumers.org/offmailinglist#howto](http://www.dmaconsumers.org/offmailinglist#howto). From the website, you can enter the required information, print the letter, and mail the letter to the address listed below. Or for a nominal fee of \$5, enter the required information and hit the "register online" button.

Don't want to enter your information online? No problem, just mail a letter that includes a brief paragraph requesting to be excluded from the marketing lists, your name – be sure to list all name variations including, Jr, Sr, etc. – current and previous address, and signature to:

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

**Important note:** You will not stop receiving mailings from organizations that are not registered with the Association's mail preference service, but at least this measure will greatly reduce the amount of advertising mail you receive.

## 3. Email

The Direct Marketing Association also has an Email Preference Service that allows you to get out of receiving unsolicited commercial email for five years. Visit [www.dmaconsumers.org/consumers/optoutform-emps.shtml](http://www.dmaconsumers.org/consumers/optoutform-emps.shtml). Enter up to three email addresses and a confirmation will be sent to each email acknowledging the request. Replying to each email confirmation within 30 days is required by DMA, or the email address will be deleted and the request will not be processed. Unfortunately, this measure will not eliminate most "spam" email, but again, will at least help to reduce the amount of junk email you may be receiving.

## 4. Phone

It's so well worth the time - if you haven't done it yet, do yourself and your family a favor, and get on the National Do Not Call Registry. Wouldn't it be great that knowing every time the phone rings...it's actually someone calling for you or your family, not someone out to sell you something? Protect yourself from annoying telemarketers and phone solicitations by putting your home number on the Do Not Call list via this website: [www.donotcall.gov/default.aspx](http://www.donotcall.gov/default.aspx)

REMOVING YOUR INFORMATION FROM THE LISTS WILL NOT ONLY SAVE YOU A LOT OF TIME AND FRUSTRATION, IT WILL ALSO HELP PROTECT YOU AGAINST IDENTITY THEFT.

### What if it happens to you?

Knowing what to do once the crime has been committed is crucial in minimizing the damage and putting your accounts and credit status back in good-standing as quickly as possible. If you become a victim, just knowing what steps to take can save you from many wasted hours and dollars when dealing with the situation. If you or someone you know has been a victim of identity theft and would like information about how to erase the effects of identity theft, ask me for a free copy of – **CREDIT SAVVY – “How To Erase the Effects of Identity Theft in 10 Days”** – written by Edward Jamison. Mr. Jamison is the founder of Jamison Law Group, P.C., and is an attorney who specializes in consumer credit, identity theft and numerous software products tailored to the mortgage industry. Jamison is a nationally recognized expert on credit scoring.

The Federal Trade Commission offers a more in-depth report including the explicit steps to take in the event you are a victim of Identity Theft.

<http://www.ftc.gov/bcp/online/pubs/credit/idtheft.pdf>



### CALL US FOR A COMPLETE REVIEW

Our team is here to help you... we can do a complimentary identity theft check for you today, by pulling your credit report and analyzing each line to ensure no fraudulent tradelines have been opened or activity has taken place. So please call our office or reply to this email, and we'll get started right away.

### WHERE TO FIND MORE INFORMATION:

<http://www.consumer.gov/idtheft/index.html>

<http://idtheft.about.com/>

<http://www.ojp.usdoj.gov/ovc/help/it.htm>

<http://www.privacyrights.org/index.htm>

[http://www.ncjrs.gov/spotlight/identity\\_theft/facts.html](http://www.ncjrs.gov/spotlight/identity_theft/facts.html)



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