

Helpful Information About Identity Theft

Managing your financial information

- 1. Always use caution when giving out personal and financial information**
- 2. Shred documents with important data on them**
- 3. Report lost or stolen cards immediately**
- 4. Be cautious with phone inquires regarding your personal and financial information**
- 5. Safeguard your account numbers, credit card numbers and Social Security Number**
- 6. Avoid “phishing” scams do not respond to a suspicious phone call, e-mail or click on a link**
- 7. Deposit mail in a secure official Post Office site**

If you have been a victim of identity theft

- 1. File a police report**
- 2. Contact you Financial Institution and credit issuers**
- 3. Notify Fraud Units at Credit Bureaus and have a fraud alert placed on your credit bureau request they place an account closed at consumers request for the accounts closed due to fraud**
- 4. Request Free credit reports (no cost as fraud victim)**
- 5. Check post office for any unauthorized address change**
- 6. Keep copies of all documents and correspondence relating to your Identity Theft**

Obtaining Credit Reports

- 1. Via internet www.annualcreditreport.com or 1.877.322.8228**
- 2. Specific Credit Reporting Bureaus**
 - a. Equifax www.equifax.com or 1.800.685.1111**
 - b. Experian www.experian.com or 1.888.397.3742**
 - c. TransUnion www.transunion.com or 1.800.888.4213**

If you find inaccuracies in your Credit Report

- 1. Tell the reporting agency so they can investigate**
- 2. Forward them the inaccurate data in writing stating your disputed information**
- 3. Follow up ensuring the information has been corrected**

***Free credit bureaus are available to you if a company takes an adverse action against you (denial of credit) or Report is inaccurate due to Fraud**

***For more information on the prevention of Identity Theft contact www.consumer.gov/idtheft consumer protection or call 1.877.382.4357**