

**TIPS ON PREVENTING IDENTITY THEFT**

- 1. Do not carry your social security card, instead memorize the number and keep the card in a safe place.**
- 2. Request password protection on your credit card and bank accounts.**
- 3. Check your credit report for free every 12 months at [annualcreditreport.com](http://annualcreditreport.com).**
- 4. Stop dangerous junk mail by opting out of pre-approved credit offers by calling 1-888-567-8688 and shred any offers that have your personal information on them including your home address.**
- 5. Do not give bank account or credit card information to anyone who calls. Call your merchant, not the 800 number the caller gives you, to verify the need for this information.**

**If you become a victim of identity theft:**

**We have been told we should cancel our credit cards immediately, but the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them easily. Make a copy of everything in your wallet or purse and keep one copy at home or your safe deposit box.**

**File a police report immediately in the jurisdiction where the items were stolen. This proves to credit providers you were diligent and is a step toward an investigation (if there ever is one).**

**Call the three national credit reporting organizations immediately to place a fraud alert on your name and Social Security number. The alert means any company that checks your credit knows your information was stolen and they should contact you by phone to authorize new credit.**

**The contact information to the Credit Reporting Agencies are as follows:**

<b>Equifax:</b>	<b>1-877-576-5734;</b>	<b><a href="http://www.alerts.equifax.com">www.alerts.equifax.com</a></b>
<b>Experian (formerly TRW):</b>	<b>1-888-397-3742;</b>	<b><a href="http://www.experian.com/fraud">www.experian.com/fraud</a></b>
<b>Trans Union:</b>	<b>1-800-680-7289;</b>	<b><a href="http://www.transunion.com">www.transunion.com</a></b>
<b>Social Security Administration (fraud line):</b>	<b>1-800-269-0271</b>	

**As a final step, use the Federal Trade Commission's (1.877.ID.THEFT) fraud affidavit at <http://www.ftc.gov/bcp/edu/resources/forms/affidavit.pdf> and give it to any business whom you have dealt with.**