

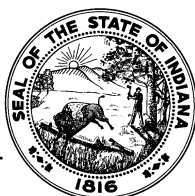
Identity Theft

WHAT YOU NEED TO KNOW

Our personal identity is the most important financial asset we have. We use our identity to qualify for credit and make purchases. If you become the victim of Identity Theft, it can be an expensive and frustrating experience to repair the damage done to your good financial reputation. When it comes to Identity Theft, an ounce of prevention is worth a pound of cure. It's far better to avoid problems before your personal information has been compromised. Here's what you need to know to safeguard your personal information and protect yourself, and also how to dispute fraudulent debts and repair your credit record if you do become the victim of Identity Theft.

Office of the Monroe County Prosecuting Attorney

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Preventing Identity Theft

Keep your wallet or purse in a safe place.

A thief can't steal your personal and financial information if it is not accessible. Keep an eye on your wallet or purse, including at the workplace. Don't carry all of your credit cards in your wallet, just the ones you actually use. Make a copy of personal information and credit cards that you do carry and put it in a safe place such as a locked filing cabinet in your home.

Do not carry your social security card.

It is very rare that you would ever need to use your social security card, so it is better left at home in a safe place.

Do not write down your Personal Identification Number (PIN).

Writing your PIN number for debit or credit cards on anything that you carry with you in your wallet just makes it easy for a thief to withdraw money from your account or get a cash advance.

Use strong and unique passwords.

When using security passwords or PIN numbers for your credit or bank accounts, it's best to avoid using typical information like your mother's maiden name, pet's name, birth date, or phone number. A strong password includes a combination of letters, numbers, and symbols in both upper and lower case. Use different passwords for different accounts.

Mail

When you mail your bills, don't just leave them in your street mailbox for pickup where they could be easily accessed by strangers. It's safer to mail them at the post office or put them in a postal drop box. Also, remove your mail promptly once it has been delivered. If you're planning to be away from home and can't pick up your mail, call the U.S. Postal Service at (800) 275-8777 to request a vacation hold. It is also a good idea to pay attention to billing cycles—especially for credit cards. Follow up with creditors if your bills don't arrive on time. It's not uncommon to receive unsolicited credit card offers in the mail. If you want to stop receiving these offers you can call toll free (888) 5-OPTOUT (888) 567-8688, or you can do it online at www.optoutprescreen.com. This will stop most of the offers for five years, or you can opt out permanently.

Secure personal information

Many identity thefts actually occur in the home—from acquaintances, or even people who were invited in to do work. Sensitive personal information and financial records should not be left out where they can be easily seen by others. Instead, secure them in a safe place such as a locked filing cabinet.

Buy a paper shredder

Invest in a paper shredder to safely destroy documents containing sensitive personal information. This will prevent a thief from going through your trash or recycling and obtaining personal information from documents such as receipts, credit card offers, bank records, and health care bills.

Monitor Your Credit Report

An important part of protecting yourself from identity theft is to obtain copies of your credit reports to ensure that information is accurate and to detect fraudulent transactions. Each nationwide consumer reporting company must provide you with a free copy of your credit report once every 12 months. For routine monitoring of your credit reports you should request your free annual credit reports through the Annual Credit Report Request Service:

Annual Credit Report Request Service

P.O. Box 105281
Atlanta, GA 30348-5281

Call toll free (877) 322-8228
Website: www.annualcreditreport.com

You are also entitled to a free credit report if a company takes an adverse action based on negative information in your credit report—such as increasing your interest rate, or denying an application for credit, insurance, or employment. You should receive notice that contains contact information about the consumer reporting company that supplied the information about you.

Use the Annual Credit Report Request Service for free routine yearly monitoring of your credit reports. Only contact the credit reporting companies directly if you want to buy a copy of your credit report, or to respond to an action that adversely affects your credit and entitles you to a free report.

Equifax: 800-525-6285 www.equifax.com
Experian: (888) 397-3742 www.experian.com
Trans Union: (800) 680-7289 www.transunion.com

What To Do If You Become the Victim of Identity Theft

1. Contact the credit card company or bank to report the problem. Much reported identity theft involves simple credit and debit card fraud. Often these situations can be resolved quickly and easily over the phone. Federal law also insures individuals against credit and debit card fraud, so your losses should be limited.

2. Contact the Consumer Credit Reporting Companies. If your personal information has been compromised, for example if your wallet has been stolen, ask one of the three major consumer credit reporting companies to place an “initial fraud alert” on your credit report. That company will notify the other two. An “initial fraud alert” can help stop someone from opening new accounts in your name, or changing accounts for a period of 90 days. It also entitles you to one free credit report from each of the three

companies. If you have actually been the victim of an identity theft, you can obtain an “extended fraud alert.” To do so, you must provide the credit reporting company with an “identity theft report” documenting the incident. An extended alert requires businesses to verify your identity before issuing you credit, and entitles you to two free credit reports within 12 months from each of the three credit companies.

3. Dispute Fraudulent Claims. Contact the security or fraud department of the bank, credit card company, or creditor to dispute fraudulent claims. Many companies accept the Identity Theft Affidavit available from the Federal Trade Commission’s website. Others have their own forms to report an incident. You may also be required to file a report with local or state law enforcement so that you can document the incident.

4. Put it in writing. With simple debit and credit card fraud, a phone call is often enough. But for more complicated frauds, such as new accounts in your name or hijacked accounts, you need to document your communications in writing. Follow up on phone calls with dated written letters that document the conversation. Send letters by certified mail. Make a file and keep copies of all letters and documentation for your records. Once you have resolved the dispute, ask for a letter stating that the company has closed the disputed accounts and discharged the fraudulent debts.

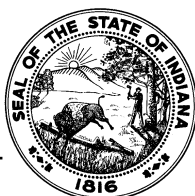
Resources

Indiana Attorney General’s Identity Theft Unit:
(800) 382-5516
Website: www.IndianaConsumer.com/IDTheft

Federal Trade Commission Identity Theft Hotline:
(877) ID-THEFT
Website: www.ftc.gov/idtheft

Download the publication “Take Charge: Fighting Back Against Identity Theft” and the “Identity Theft Affidavit.”

Indiana Legal Services offers free legal help to low-income people and people age 60 and older:
(812) 339-7668 or toll free (800) 822-4774.



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