PREVENTIVE LAW SERIES

IDENTITY THEFT

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Sometimes people don't steal your material goods; they steal your identity. This happens when your credit card, bank account, or Social Security card numbers are used without your permission, often to run up large bills in your name. This is called identity theft.

There are several steps that you should take if you discover that you have been a victim of this crime:

1. Notify the fraud divisions of the major credit reporting agencies. All three agencies (Trans Union, Experian and Equifax) have fraud numbers that you can call to alert them to a problem. (The numbers are below.) You can ask them to flag your account with a notice saying that you have been the victim of fraud or you can put a statement on your account that asks creditors to call you at home before they issue new credit accounts.

2. Notify the proper authorities. Contact the police and let them know what has occurred. This should protect you if a company later questions whether you notified it properly.

3. Notify your bank and credit card companies. If someone is using your checks or your credit card number, notify the proper companies immediately. Close your accounts and open new ones.

4. Notify the proper institutions of the fraud. If you suspect mail fraud, contact the postmaster. If you suspect theft of your checks, contact your bank. If someone is using your Social Security card to commit fraud, you can change your Social Security number.

5. Notify government agencies of the fraud. If you have a passport, notify the passport office to be on the lookout for anyone ordering a new passport. If your Social Security Number is part of the fraud, contact the Social Security Administration. If your driver's license is part of the fraud, notify the Department of Motor Vehicles of the theft.

6. Change your PIN numbers. If someone is committing fraud within the financial area of your life, be certain to change the PIN numbers on your accounts. Also, choose numbers very different from the old ones.

HOW DO YOU AVOID BEING THE VICTIM OF IDENTITY THEFT?

1. Keep identifying numbers out of your purse or wallet. Carry around a single credit card, or leave your credit cards at home except when you know you will need them. Do not carry your birth certificate, passport or Social Security card with you unless you are using it for a specific purpose. Keep these documents locked up in a secure place in your home. The less you have on you if you are robbed, the easier it is to prevent identity theft.

2. Have your name removed. Do not put your name except where you need to. Remove your name from the marketing lists of the three credit reporting agencies (Equifax, Experian and Trans Union). Contact your phone company and the post office to find out about reducing unsolicited calls and junk mail.

3. Secure your mail. Either install a locking mailbox or get a post office box so that identifying documents and pre-approved applications are safe. Further, have new checks sent to a post office box, or pick them up at your bank. Also, never put payments or other sensitive material out for the postman to pick up.

4. Protect your credit cards. Cancel unused credit cards and keep complete records of your open accounts somewhere safe. Try to avoid giving your credit card number or personal information out over the telephone, and only give it if you trust the company you are doing business with and if you initiated the telephone call.

5. Pull your credit report. Once a year, contact the three credit reporting agencies and have them send you a copy of your credit report. It will cost you a little, but it could save you a nightmare later. Go over your credit report and notify the agencies of any problems.

6. Shred everything. Wait until you are done with it, but make sure that everything that can identify you is reduced to tiny little pieces. A shredder can be bought at all office supply stores, but tearing up your statements and pre-approved applications into little pieces is almost as good.

7. Depersonalize your numbers. PIN numbers should never be anything that is easily discoverable such as Social Security numbers, dates of birth or mother's maiden names. Either have your bank assign you a PIN number or choose something that no one will guess. When asked to give your Social Security number for business purposes, ask to use a different number. Keep records in a safe place. Do not share your PIN numbers and do not leave important documents in the garbage whole

Here is how to contact the major credit agencies and the Social Security Administration:

• Equifax, P.O. Box 740250, Atlanta, Ga. 30374-0250. Report fraud: (800) 525-6285. Web site: *www.equifax.com*.
• Experian, P.O. Box 1017, Allen, Tex. 75013. Report fraud: (888) EXPERIAN; Fax: (800) 301-7196 Web site: *www.experian.com*.
• Trans Union, P.O. Box 6790, Fullerton, Calif. 92634. Report fraud: (800) 680-7289 Web site: *www.tuc.com*.
• Social Security Administration. Report fraud: (800)269-0271..

LEGAL ASSISTANCE APPOINTMENTS:
For an appointment to see a legal assistance attorney, please contact the Legal Assistance Office, located in Building 610, Naval Air Station North Island, by telephone at (619) 545-6278.

RESOURCES
www.privacyrights
www.ssa.gov (Social Security Administration's Website)

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