Identity Theft Assistance

Identity TheftWhat can you do to avoid becoming a victim of IDENTITY THEFT?Protecting your identity: · Never respond to unsolicited requests for your social security number or financial data. · Before discarding, shred credit card, ATM receipts and any pre-approved credit offers you have received, but don't plan to use. · Check all credit card and bank statements for accuracy. · Avoid easy to figure out access and personal ID codes. · Obtain a copy of your credit report annually and check it for accuracy. · Use only secure sites when making online purchases. Secure pages begin with "https." · Pay for online purchases by credit card to assure you get what you paid for and to limit your liability · Safegua your SSN, and check earnings and benefit statements annually for fraudulent use. If you have become a victim of Identity Theft, immediately take the following actions: · File a police report. · Contact your bank. · Notify all of those with w you have a financial relationship. · Tag accounts closed due to fraud, "closed at consumer's request." · Notify credit bureau fraud units. · Establish a password for telephone inquiries on credit card accounts. · Place a fraud alert stateme on your credit report. · Request bi-monthly copies of your credit report until your case is resolved (Free to fraud victims) · Report theft of checks to check verification companies. · Check post office for unauthorized change of address requests. · Follow-up contacts with letters and keep copies of all correspondence. Where to get help:Credit Reporting Bureaus: · Equifax: www.equifax.com Report Fraud 800-525-6285
Order Credit Report 800-685-1111 · Experian: www.experian.com Report Fraud 888-397-3742
Order Credit Report 888-397-3742 · Trans Union: www.tuc.com Report Fraud 800-680-7289
Order Credit Report 800-888-4213

Social Security Administration:· www.socialsecurity.gov Report Fraud 800-269-0271
Order Benefits and Earnings Statement 800-772-1213

Reporting Fraudulent Check Use: · Check Rite 800-766-2748 · Chexsystems 800-428-9623 · Crosscheck 707-58 · Equifax 800-437-5120 · National Processing Co. 800-526-5380 · SCAN 800-526-5380 · Telecheck 800-710 information about Identity Theft and how to avoid it can be found at: Federal Trade Commission: www.ftc.gov/idtheft The Privacy Council: www.privacy.wi.govGet the F.A.C.T.s about your right to a FREE annual credit report! The Fair and Accurate Credit Transactions Act signed into law on December 1, 2003 gives all Americans the right to check their credit report annually...for free! Having a clean credit report is vital. Negative information in your credit report will lower your credit score, which can be reviewed by lenders, insurers, landlords and even potential employers. What can you do to have a healthy credit score? Pay your bills on time. Keep your overall debt low. Limit your total number of credit cards and check your credit report for errors. You may request your FREE annual credit report any of the following ways: - On the internet at: www.annualcreditreport.com - By calling toll-free: 1-877-322-8228 - By mailing your request to: Annual Credit Report Request Services PO Box 105281 Atlanta, GA 30348-5281