

Tips for Preventing Identity Theft

Identity Theft – the misuse of personal information for financial gain – has become the fastest growing crime in the country according to the Federal Trade Commission, costing Americans over \$745 million annually.

If you would like a copy of the brochure entitled “Guidelines for Preventing Identity Theft,” contact the Minnesota Bankers Association at 952-835-3900 or log on to our website at www.minnbankers.com and click on Consumer Information & Education.

If you’ve been a victim of Identity Theft, file your complaint with the Federal Trade Commission:

Identity Theft Hotline:

Toll-free 1-877-438-4338

TDD:

202-326-2502

By mail:

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Avenue, NW
Washington, DC 20580

Online:

www.consumer.gov/idtheft



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Is your
mailbox
stuffed with
pre-approved
credit card
offers?



How do the Credit Card Companies Get Your Name?

Don't assume your bank is selling your personal information. Your bank would have to let you know in advance if it planned to share your information with a third party. Contact your bank if you have any questions about its information sharing practices.

It is far more likely that one of the major credit bureaus sold your personal information to those credit card companies. The three credit bureaus sell pre-screened customer lists that credit card companies then use to solicit business.

What You Can Do

This brochure gives you the information necessary to "opt-out" of such information sharing.

To opt-out of receiving pre-screened credit card offers, call:

1-888-5-OPTOUT
(1-888-567-8688)

All three major credit bureaus use this toll-free number for consumers to elect not to receive pre-screened credit card offers. After calling the number and inputting your social security number, you will receive a form in the mail to complete confirming your request to opt-out of the pre-approved offers.

Take Your Name Off the List

If you would like to remove your name from many national direct mail lists, mail your name, home address, and signature in a letter to:



DMA Mail Preference Service
P.O. Box 9008
Farmingdale, NY 11735-9008

Registration is good for five years.

Limit Telemarketers



If you would like to receive fewer telephone calls from national marketers, send your name,

address and telephone number to:

DMA Telephone Preference Service
P.O. Box 9014
Farmingdale, NY 11735-9014.

Stop Unwanted E-mail

To remove your e-mail address from many direct e-mail lists, visit www.e-mps.org.

