

Credit Reporting Agencies

Equifax - www.equifax.com

To order your report,
call: 1-800-685-1111
or write: P.O. Box 740241
Atlanta, GA 30374-0241.

To report fraud,
call: 1-800-525-6285
and write: P.O. Box 740241
Atlanta, GA 30374-0241

Experian - www.experian.com

To order your report,
call: 1-888-EXPERIAN (397-3742)
or write: P.O. Box 2104
Allen, TX 75013

To report fraud,
call: 1-888-EXPERIAN (397-3742)
and write: P.O. Box 9532
Allen, TX 75013

Trans Union - www.tuc.com

To order your report,
call: 1-800-916-8800
or write: P.O. Box 1000, Chester, PA 19022

To report fraud,
call: 1-800-680-7289
or write: Fraud Victim Assistance Division
P.O. 6790, Fullerton, CA 92834

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



Guidelines 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 (FTC), costing Americans over \$745 million annually. Between 500,000 and 900,000 U.S. citizens are robbed of their identity each year; and Minnesota ranks among the 10 states with the highest number of police reports taken in response to identity theft.

According to the FTC, the most common types of identity theft complaints reported to authorities are:

- ✓ **Credit Card Fraud**
Credit cards are opened in a victim's name or unauthorized charges made to an existing card.
- ✓ **Unauthorized Phone or Utility Services**
New telephone, cellular or another utility service is established in a victim's name.
- ✓ **Bank Fraud**
A new bank account is opened in a victim's name, fraudulent checks are written or unauthorized withdrawals made from an account.
- ✓ **Fraudulent Loans**
Personal, business, auto or real estate loans are obtained in a victim's name.
- ✓ **Government Document or Benefits**
Access is gained to a victim's government documents, such as his/her driver's license or Social Security Number; a tax return is filed fraudulently or government benefits are obtained through fraudulent means.

I.D. Theft: The Facts

- ✓ Minnesota is among the 10 states with the highest number of police reports taken in response to identity theft. (Identity Theft Data Clearinghouse, Federal Trade Commission.)

- ✓ Identity theft is one of the fastest growing crimes in the United States. In fact, in January 2002, the FTC announced that identity theft complaints far exceeded other areas of consumer fraud. More than 200,000 complaints were collected in 2001 from more than 50 law enforcement and consumer groups. (Pioneer Press, January 28, 2002.)

- ✓ It is estimated that 500,000 to 900,000 Americans have their identity stolen every year. (Smart Business Magazine, December 2001/January 2002. And From Victim to Victor: A Step-by-Step Guide for Ending the Nightmare of Identity Theft, Mari J. Frank, Esq., 1998)

- ✓ Identity theft is not against the law in many states. In fact, police departments may be reluctant to write a report on this type of crime. In most cases, the victim has the responsibility to prove his/her innocence. (Identity Theft Survival Kit: A Complete Package for Restoring Your Credit and Peace of Mind, Mari J. Frank, Esq., 1998)

- ✓ 12.5 months was the average time elapsed between the date identity theft began and the date it was discovered by the consumer. (Identity Theft Data Clearinghouse, FTC.)

- ✓ According to the U.S. Secret Service, consumers and institutions lost \$745 million in 1997 due to identity theft. (Identity Theft Data Clearinghouse, FTC.)

- ✓ Identity theft doesn't discriminate by age; individuals affected by the crime range from 18-65+. (Identity Theft Data Clearinghouse, FTC.)

Consumer Guidelines for Preventing ID Theft

1. Don't provide your Social Security number or personal credit information to anyone over the phone unless you have initiated the call and are familiar with the business.

2. Tear up or shred all credit card receipts, bank statements and credit card offers before throwing them in the trash or recycling them.

3. Protect your bank and credit card Personal Identification Numbers (PINs) and other passwords by changing them frequently, not using your Social Security number or birth date as your PIN, and not writing your PIN on your card.

4. Reduce access to your personal information by removing yourself from direct mailing lists at the three credit reporting bureaus. Deleting your name ensures that it won't be sold to credit card companies or other institutions that could use it on a direct mail list. Add your name to the Direct Marketing Associations Mail Preference Service and Telephone Preference Service, marking your name as deleted.

5. Keep a list of all credit cards, account numbers, expiration dates and customer service or fraud department telephone numbers in a secure place away from the cards for easy access if you need them.

6. Check your credit rating once a year.

7. Never keep your Social Security number in your wallet. Don't print your Social Security number on your checks.

8. Check through your credit card and bank statements carefully and immediately report any unusual activity.

9. Cancel unused credit cards in addition to properly disposing of them.

10. Never type your credit card account number on the Internet unless you are on a secure site.