

Dear friend,



Identity theft, America's fastest growing crime, is a violation of privacy that can have terrible consequences for unsuspecting victims. The Federal Trade Commission estimates that as many as 9 million Americans have their identities stolen each year.

The actual number of identity theft victims and their total losses are impossible to pin down because many are unaware that they have been victimized. Due to the availability of information in computer databases, increased use of credit, debit and ATM cards, and the growth of Internet commerce, identity theft has become the number one financial and consumer crime of the information age; causing individuals to lose their good financial standing and credit ratings.

I have prepared this brochure to help you learn more about identity theft: how you can protect yourself and what to do if you become a victim. In addition, I have included some information about the law that punishes identity thieves operating in New York State.

During these challenging economic times, no one should have the additional burden of protecting their identity, their credit and their hard earned money. As chairperson of the Consumer Protection Committee I am committed to ensuring that all New Yorkers are protected from identity theft predators.

I hope you find this information useful, and that it will help you safeguard your good name and your finances from identity thieves. As always, if I can assist you in any way, please don't hesitate to contact my office.

Please join me at an Identity Theft workshop that I will be hosting with Queens District Attorney Richard A. Brown's office on Thursday, June 10 at 7:00 PM at Community Church, 81-10 35th Avenue in Jackson Heights.

Sincerely,

Senator José Peralta
13th Senate District

Questions? Concerns?
Please contact me:

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Special Report to Consumers

PROTECT YOURSELF FROM IDENTITY THEFT



IMPORTANT INFORMATION FROM



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IDENTITY THEFT: PROTECT YOURSELF!

Over the last decade, identity theft has been causing ever-increasing problems for many people across the United States. Identity theft occurs when someone obtains personal information about you—such as your Social Security number, credit card, or bank account numbers—and uses it to obtain credit cards, clear out your checking account, or otherwise illegally conduct business in your name.

While you may not be able to completely protect yourself against identity theft, there are ways to minimize your risk. Learn how identity thieves operate, and make a conscious effort to safeguard your personal information. Below are some tips that may help you understand identity theft and protect yourself against it.

How do identity thieves get personal information about their victims?

To obtain information, thieves can:

- ▶ Steal your wallet or purse to obtain credit cards and other personal information, or steal mail out of your mailbox;
- ▶ Rummage through your trash at home or at work looking for bank statements, credit card bills, or other correspondence containing personal information;
- ▶ Obtain personal credit reports by posing as landlords, employers or others who might need this information about you or have a legal right to obtain it;
- ▶ Use personal information you share on the Internet; or
- ▶ Pay off “inside sources”—such as unscrupulous store employees—to get copies of any applications you submit for goods, services or credit.

How do identity thieves use this information?

Identity thieves may:

- ▶ Open up new credit card accounts, bank accounts, auto loans, or telephone service accounts in your name, and then write bad checks and/or refuse to pay the bills;
- ▶ Contact your credit card company, posing as you, and change the mailing address for your bills—so you might not immediately notice any problems with your statement;
- ▶ Use your Social Security number to work or apply for a job.

Sometimes, to add insult to injury, identity thieves may even file for bankruptcy in your name to avoid paying debts that they’ve incurred on your behalf.

How can I protect myself?

There are a number of steps you can take. For example:

- ▶ Don’t give out personal information without asking how it will be used and whether it will be given to others. Ask if you can keep the information confidential.

- ▶ Pay close attention to your billing cycles, and contact your creditors if your statements don’t arrive on time. A pattern of missing statements could mean that an identity thief has changed the mailing address for your account.
- ▶ Promptly remove incoming correspondence from your mailbox and use post office collection boxes or your local post office for outgoing mail. If you are going away, call your post office to put a hold on your mail.
- ▶ Don’t give out personal information by phone, mail, or over the Internet unless you initiate the contact or know who you’re dealing with. For example, if someone claiming to be from your bank calls to “update” your account information, don’t answer the questions. Call your bank yourself and find out if the inquiry is legitimate.
- ▶ Shred or otherwise completely destroy charge card receipts, outdated credit cards, insurance forms, medical statements, banking information, credit offers, and other statements containing personal information before you throw them away.
- ▶ Only give out your Social Security number (SSN) when absolutely other form of identification. Ask why your SSN is needed, how it will be used, what law requires you to provide it, and what will happen if you refuse to disclose it. (Your employer and financial institutions will need your SSN for wage and tax reporting purposes. Some private businesses may ask for it in order to perform a credit check, and some may refuse to provide services if you do not disclose your SSN. It’s up to you to decide whether to share it.)
- ▶ Every year, order copies of your credit report from the three major credit reporting agencies listed opposite this page, and review them carefully to ensure that the records are accurate and don’t include any unauthorized transactions. (Note: credit bureaus can charge up to \$9 for a copy of your credit report.)

Review Your Credit Report

You are entitled to receive a free copy of your credit report once every 12 months from each of the three nationwide consumer credit reporting companies (listed below). Consumers sometimes find out that they’re victims of identity theft when they try to make a major purchase and discover unfavorable information in their credit reports. Legitimate loans can be denied or delayed while the credit mess is straightened out. Knowing what’s in your credit report allows you to fix problems before they jeopardize a major financial transaction.

Credit Bureaus

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: 1-888-397-3742 *or write:* P.O. Box 2104
Allen, TX 75013

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

TransUnion - www.transunion.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 *and write:* Fraud Victim Assistance
Division, P.O. Box 6790
Fullerton, CA 92834

Security Freeze Law

New York State law now gives residents another weapon in the fight against identity theft by allowing you to place a security freeze on your credit files. A security freeze prevents your credit information from being released without your consent.

With a “freeze,” outside parties would be unable to view your credit files without your approval. Since banks and credit agencies usually do not issue new loans, credit, or mortgages without first viewing the applicant’s credit history, the security freeze prevents an identity thief from using your name to obtain these services, even if they have your Social Security number.

To place a security freeze on your credit files, you must send a certified or overnight letter with your name, address, Social Security number, and date of birth to each of the three major credit bureaus at the addresses listed below.

Equifax Security Freeze

PO Box 105788, Atlanta, Georgia, 30348

Experian Security Freeze

PO Box 9554, Allen, Texas, 75013

TransUnion Security Freeze

PO Box 6790, Fullerton, California, 92834-6790

For additional information, including frequently asked questions and sample letters to send to the credit bureaus, visit the web site of the New York State Consumer Protection Board at www.nysconsumer.com.

If You Become a Victim of Identity Theft

If you become a victim, call 1-877-ID-THEFT to get a copy of the Federal Trade Commission’s ID Theft Affidavit form. This affidavit will help you report information to many companies using just one standard form, simplifying the process.

It is also important to report the fraud to the following organizations:

1. Each of the three national credit bureaus. Ask each agency to place a “fraud alert” on your credit report, and send you a copy of your credit file.
2. The fraud department at each creditor, bank, or utility/service that provided the identity thief with unauthorized credit, goods or services.
3. Your local police department. Ask the officer to take a report and give you a copy of the report. Sending a copy of your police report to financial institutions can speed up the process of absolving you of wrongful debts or removing inaccurate information from your credit reports. If you can’t get a copy, at least get the number of the report.
4. The Federal Trade Commission, which maintains the Identity Theft Data Clearinghouse and provides information to identity theft victims. You can visit www.ftc.gov/idtheft or call toll-free 1-877-ID-THEFT (1-877-438-4338).
5. Contact the Office of the New York State Attorney General’s Consumer Helpline at 1-800-771-7755, or visit the web-site at www.oag.state.ny.us