



NEW YORK STATE SENATOR

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Protect Yourself From Identity Theft: Obtain A Free Copy Of Your Credit Report

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GET YOUR FREE CREDIT REPORT!

Thanks to a change in the federal law, you will now be able to obtain a free copy of your credit report once every twelve months. The report will be issued by the three nationwide credit bureaus (Equifax, Experian, and TransUnion).

A credit report is an important record of an individual's finances, and is used by creditors, insurers, and other businesses when determining applications for things like credit, insurance, loans, and mortgages. It is so vitally important for you to review this information to make sure there are no inaccuracies.

Reviewing your credit history is one of the best ways to protect yourself from identity theft, so please make sure you take advantage of this new opportunity.

HOW DO I ORDER MY FREE REPORT?

*By phone: call 1-877-322-8228

*By mail: please [CLICK HERE](#) to print and fill out the request form. Once you have completed filling out the form, mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta GA 30348-5281

*On the Web: order online by [CLICKING HERE](#).

MINIMIZE YOUR RISK OF ID THEFT

It's not just pickpockets who steal your credit cards and money anymore. Advances in computer technology have made it possible for ID thieves to ruin your credit and tarnish your good name with a couple of clicks of a mouse. Below are tips to protect yourself and your family:

DOs and DON'TS

DO guard your computer password and use only secure lines to transmit financial information via the Internet. Look for an unbroken key or lock in the corner of your computer screen to signify a secure connection.

DO ask why a merchant needs private information, how it will be used and secured, and whether it will be shared with others. Ask if you can choose to have it kept confidential.

DO know the privacy policies of businesses with which you deal and websites that you visit.

DO register for NYS's "Do Not Call" Registry to reduce the possibility of telemarketing fraud.

DO talk about privacy concerns with your children. Everyone should understand the importance of protecting personal information.

DO ask about information security procedures in your workplace. Find out who has access to your personal information and verify that records are kept in a secure location. Ask about the disposal procedures for those records as well.

DO guard your mail and trash from theft. Promptly remove mail from your mailbox and deposit outgoing mail in official post office boxes. Tear or shred documents that contain personal information before depositing in the trash.

DON'T give credit card, debit card or bank account information over the Internet or phone, unless you've initiated the contact and/or you are dealing with an established business that you know.

DON'T give your Social Security number (SSN) to anyone, except your employer, government agencies, lenders and credit bureaus. It's all a privacy pirate needs to steal your identity; also, don't carry your SSN card.

DON'T provide personal information to merchants or sales clerks that isn't required.

DON'T reply to "spam", which is unwanted e-mail messages that clutter up your computer in-box and slow your connection to the Internet. That tells a spammer that your e-mail address is active. Instead, notify your Internet provider of the offender.

DON'T use obvious, easy-to-guess passwords on your credit card, bank and phone accounts.

Avoid using your mother's maiden name, your birth date or the last four digits of your SSN.

LAW CRACKS DOWN ON IDENTITY THIEVES

Identity thieves obtain a piece of personal information — your Social Security number, credit card number, date of birth, address — and use it to run up credit card balances, write bad checks, take out loans, and ultimately, ruin your credit rating. The Senate Majority is committed to prosecuting thieves, hackers and scam artists who violate our right to privacy and security. The ID Theft law, which became effective November 1, 2002, includes the following provisions:

- * establishes three new crimes of identity theft, from misdemeanors to felonies, and increases the maximum sentence to seven years in prison;
- * establishes new crimes directed at leaders of ID theft rings who collect and sell personal information to other potential criminals; and
- * recognizing that many identity theft crimes are closely related to terrorism crimes, the law allows for certain offenses to be prosecuted as terrorism crimes.

The law also provides important protections for consumers, such as:

- * court-ordered restitution to victims who have suffered out-of pocket losses, as well as losses incurred when their credit rating is damaged by an identity theft crime; and
- * allows victims to sue in civil court to recover damages done to their credit ratings.

IF YOU BECOME A VICTIM OF ID THEFT

If you become a victim, call 1-877-IDTHEFT 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 (Equifax, Experian, and TransUnion). 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.consumer.gov/idtheft, or call toll free 1-877-ID-THEFT (1-877-438-4338).

