



NEW YORK STATE SENATOR

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## PROTECT YOURSELF FROM IDENTITY THEFT

CHARLES J. FUSCHILLO JR. December 9, 2009

| ISSUE: **CONSUMER PROTECTION**



Identity theft is the number one consumer fraud complaint, affecting over 9 million Americans every year. However, there are steps that you can take to help reduce the risk of your personal information falling into the wrong hands:

**STEPS TO TAKE TO PREVENT ID THEFT** (from the New York State Division of Consumer Protection and the Federal Trade Commission):

\* Regularly Check Your Credit Report. Consumers are entitled by law to one free copy of their credit report each year from each of the three major 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. Regularly checking your credit report can help you uncover and report inaccurate information or fraudulent activity. Knowing what's in your credit report will enable you to act quickly to minimize the damage.

Free credit reports can be requested online by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 1-877-322-8228.

\* Shred all documents containing personal or financial information before disposing of them. This helps protect against "dumpster diving," where ID thieves go through garbage to find documents with important personal or financial information.

\* Do not carry around your social security or give the number out unless it's absolutely necessary.

\* Don't give out personal information over the phone, through the mail, or over the Internet unless you know who you are dealing with.

\* Don't reply to emails, texts, or pop-ups that ask for your personal or financial information. Don't click on links within them either, even if the message seems to be from an organization you trust. These are often "phishing scams" where identity thieves try use official looking emails and websites to trick consumers into offering their private information. Only provide personal or financial information through an organization's website if you typed in the web address yourself and you see signals that the site is secure (like a URL that begins "https").

\* Spot the warning signs. If you receive bills for purchases you never made, collection notices for debts you did not incur, or are denied credit for no apparent reason, your identity may have been compromised.

**IF YOU BECOME A VICTIM OF IDENTITY THEFT:**

\* Immediately report it to the fraud division of the three major credit bureaus and ask that a fraud alert to be put on your credit file.

- Experian: 888-397-3742

- Equifax 800-525-6285

- TransUnion 800-680-7289

Additionally, contact the fraud bureaus of each company that was charged without your approval. Immediately close any accounts that have been tampered with and open new accounts.

\* Request a free copy of your credit report and review it for inaccuracies.

\* File a complaint with the Federal Trade Commission (toll free 1-877-ID-THEFT)

\* Obtain a police report from the local police department which documents that you are an identity theft victim. New York State law requires police departments to take a report and give you a free copy. Obtaining a police report will help you obtain receipts and transaction records from stores, credit card companies, and other businesses used by the ID thief, as well as improve your chances of obtaining restitution if the case is prosecuted.

\* Consider placing a security freeze on your credit report (see below).

## **NEW YORK STATE'S SECURITY FREEZE LAW**

A state law authored by Senator Fuschillo allows you to place a security freeze on your credit information to protect yourself from identity theft.

A security freeze prevents your credit information from being released without your consent. If you freeze your credit files, outside parties would be unable to view them without your approval, which is given by using a special PIN number. 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.

If you would like to place a security freeze on your credit information, send a certified or overnight letter (U.S. Postal Service) with your name, address, social security number, and date of birth to each of the three major credit bureaus.

- Equifax Security Freeze, PO Box 105788, Atlanta, Georgia, 30348
- Experian Security Freeze, PO Box 9554, Allen, Texas, 75013
- Trans Union Security Freeze, PO Box 6790, Fullerton, California, 92834-6790

Sample letters to send to the credit bureaus requesting a security freeze.

You can also request a security freeze over the phone or through the internet:

- Experian: 1-888-397-3742, [www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)
- Equifax: 1-800-349-9960, [www.freeze.equifax.com](http://www.freeze.equifax.com)
- TransUnion: 1-888-909-8872, [www.transunion.com/securityfreeze](http://www.transunion.com/securityfreeze)

Victims of identity theft who would like to freeze their credit files should include within their request a copy of a police report or complaint to a law enforcement agency about the identity theft.

### **ADDITIONAL LINKS & RESOURCES**

[New York State Division of Consumer Protection](#)

[Federal Trade Commission](#)

[Equifax](#)

[Experian](#)

[TransUnion](#)