



NEW YORK STATE SENATOR

John J. Flanagan

Identity Theft Protection Information

John J. Flanagan

October 11, 2019

ISSUE:

- [Consumer Protection](#)

It's not just pick-pockets 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. Below are tips to protect you and your family.

[Identity Theft Tips From USA.GOV](#)

[Identity Theft Information from the Federal Trade Commission](#)

Tips for Smart Shopping

***Keep records. Print a copy of your purchase order and confirmation number from the web site. Companies also may send you important emails regarding your purchase. You should retain those emails until you have resolved any concerns regarding your online purchase.**

***Check shipping and handling fees.**

***Compare prices.**

***Review warranties.**

***Check the company's refund and shipping policies.**

To file a complaint if you have a problem with a retailer, [please click here to visit the Office of the New York State Attorney General.](#)

[The New York State Division of Consumer Protection](#) offers a wide range of services for consumers. If you feel that a retailer has violated your consumer rights, contact the Division of Consumer Protection for Information, Advice and to file a complaint.

Suffolk County Residents can also contact the [Suffolk County Office of Consumer Affairs](#)

The [Better Business Bureau](#) (BBB) system in the U.S. extends across the nation; coast-to-coast, and in Hawaii, Alaska, and Puerto Rico. Since the founding of the first BBB in 1912, the BBB system has proven that the majority of marketplace problems can be solved fairly through the use of voluntary self-regulation and consumer education. The BBB core services include Business Liability Reports, Dispute Resolution, Truth-In-Advertising, Consumer and Business Education, and Charity Review.

[Click here to access the Better Business Bureau](#)

DOs

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'Ts

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.

SECURITY FREEZE LAW

NYS 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.

Please [click here](#) for information on New York State's Security Freeze Law from the New York State Department of State's Division of Consumer Protections

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.

There is no charge for placement of the first Security Freeze. You can be charged up to \$5 to place a second or subsequent freeze on your report or to remove the Security Freeze.

If you are a victim of identity theft, there is no charge for placement, removal or restoration of a Security Freeze as long as you provide a copy of an identity theft report from a law enforcement agency or an ID Theft Victim Affidavit from the Federal Trade Commission. Placing and temporarily lifting a Security Freeze is also free for victims of domestic violence. To be eligible, victims must provide an order of protection, a domestic violence incident report, a police report, or a signed affidavit from a service provider.

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 - 1-800-349-9960

- Experian Security Freeze, PO Box 9554,

Allen, Texas, 75013 - 1-866-580-6066

- Trans Union Security Freeze, PO Box 6790,
Fullerton, California, 92834-6790 - 1-888-909-8872

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 (http://www.equifax.com/home/en_us)

Experian (<http://www.experian.com/assistance/free-annual-credit-report.html>)

TransUnion (<http://www.transunion.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 (listed at left). 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**](http://www.ftc.gov/idtheft).