

PROTECT YOURSELF FROM IDENTITY THEFT



IMPORTANT INFORMATION FROM SENATOR ANDREW J. LANZA

NEW YORK STATE SENATE

IDENTITY THEFT: PROTECT YOURSELF!

Dear Friend,

Identity theft, America's fastest-growing crime, is a violation of privacy that can have terrible consequences for unsuspecting victims. It is truly the dark side of the electronic age. The Federal Trade Commission estimates that millions of 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 how these thieves operate, how you can protect yourself, and what you can do if you become a victim.

I hope this information helps you protect your good name and finances from identity thieves. As always, if I can be of assistance in any way, please don't hesitate to contact me.

Sincerely,



Senator Andrew J. Lanza 24th Senate District



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NEW YORK STATE'S SECURITY FREEZE LAW

A state law allows you to place a security freeze on your credit information to further protect from identity theft. A security freeze prevents your credit information from being released without the use of a special PIN number to which only you would have access. The security freeze prevents thieves from using your name to obtain new loans, credit, or mortgages **even if they already have your Social Security number**. If you would like to place a security freeze on your credit information, you can call the three major credit bureaus or send a certified or overnight letter (U.S. Postal Service) with your name, address, Social Security number, and date of birth to each of them. The contact information for these services is found later in this pamphlet.

USE A SECURITY FREEZE TO PREVENT CHILD IDENTITY THEFT:

New York State law allows parents and guardians to freeze the credit records of their children without an existing credit report on file for the child. With child identity theft on the rise, it's more important than ever to safeguard your child's credit.



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RECURRING TRENDS TO BEWARE OF

The NYPD and the IRS warn citizens to beware of recurring trends in the actions of identity thieves to obtain your personal information. These include:

- Individuals will call **posing as state or U.S. treasury representatives** and ask victims for their bank account information. They will attempt to authenticate themselves by providing victims with unique phone numbers, account numbers, confirmation codes and addresses.
- Identity thieves will claim that they are representatives of the IRS and tell victims that they owe back taxes. It is important to know that **the IRS will NEVER initiate contact with citizens over the phone or by email**. Moreover citizens should be wary of making direct payments unless they are positive that they are doing so to a just authority.
- Strangers may also call and ask for payments claiming that, a friend or relative has been arrested, you have outstanding bill payments, or unclaimed lottery winnings or sweepstakes. It is important to note that these individuals will most likely ask for payment through Green Dot Card, Western Union, money order, or bank wires.
- Citizens under the Affordable Care Act must also be wary of phone calls from “representatives” asking for personal information. **To protect yourself** from these individuals, follow the steps at <https://www.healthcare.gov/>
- Webcams can help you stay in touch with family and friends or give you the freedom to work remotely. However, they also give hackers a window into your private life and place your finances at risk. Hackers can use webcams to steal credit card information and even see your keystrokes to steal passwords. To avoid these risks, you can use a post-it note or solid tape to cover the lens.



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

HOW DO IDENTITY THIEVES OPERATE?

There are several ways identity thieves can get information about their victims. The most common of these include:

- 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 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.



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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.



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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.



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HOW CAN I PROTECT MYSELF? (CONTINUED)

- ▶ Only give out your Social Security number (SSN) when absolutely necessary. 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 free 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 for a copy of your credit report.)
- ▶ Be sure to consistently check bank statements to look for any discrepancies between your purchases and those listed on the statements.
- ▶ Make sure that you never leave ATM credit/debit card receipts at gas pumps, ATM machines, or any other place where someone else could steal them.



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FREE CREDIT REPORTS

Federal law allows you to obtain one free copy of your credit report every 12 months from each of 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 vitally important that you review this information to ensure that 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 opportunity.

You can order your free credit report in any of the following ways:

- ▶ By phone: call 1-877-322-8228.
- ▶ On the Web: www.annualcreditreport.com.
- ▶ By contacting the three nationwide credit bureaus directly.



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CREDIT BUREAUS

Equifax - www.equifax.com

To order your report, call: 1-800-685-1111 or write: P.O. Box 1000, Chester, PA 19022-2000

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

To freeze your account: 1-800-349-9960 or write: P.O. Box 105788, Atlanta, GA 3034

Experian - www.experian.com

To order your report, call: 1-888-397-3742 or write: P.O. Box 9701, Allen, TX 75013

To report fraud, call: 1-888-397-3742 or write: P.O. Box 2104, Allen, TX 75013

To freeze your account: 1-888-397-3742 or write: P.O. Box 10000, Allen, TX 75013

TransUnion LLC - www.transunion.com

To order your report, call: 1-800-888-4213 or write: 2 Baldwin Place • P.O. Box 1000,
Chester, PA 19022-2000

To freeze your account: 1-888-909-8872 or write: P.O. Box 1000, Chester, PA 19022



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IF YOU BECOME A VICTIM OF IDENTITY THEFT

If you become a victim, visit www.ftc.gov 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. 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).
2. 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.
3. The fraud department at each creditor, bank, or utility/service that provided the identity thief with unauthorized credit, goods or services. Close the account and request confirmation.
4. 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.
5. Contact the Consumer Helpline of the New York State Attorney General's Office at 1-800-771-7755, or visit their website at: www.ag.ny.gov.
6. NYS Office of Victim Services, phone number 1-800-247-8035, may be able to cover the expenses for financial counseling
7. Take steps to ensure that your mail, personal information, and other personal data are protected.

