New York State Senate, Albany, New York 12247



# *Tips for Consumers*

*from*

## New York State Senator
# TOBY ANN STAVISKY
### 16th Senatorial District

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*16th Senatorial District*

Dear Friend:

When I attend community meetings, people bring a variety of consumer issues such as identity theft to my attention. As a result, I have prepared this "Special Report" that discusses a number of these issues. In addition individuals have expressed concerns about emergency preparedness, so I have included a check list of items.

The City of New York has prepared an excellent brochure, <u>Ready Set Go</u>, which is available online at *www.nyc.gov/oem* or by calling 311. I have included, from this sixteen page booklet, an Emergency Reference Card.

I want you to know that I personally read letters sent to me. I hope you will write to me on any issue that is important to you.

Sincerely yours,

Senator Toby Ann Stavisky

# NATIONAL DO NOT CALL REGISTRY AND CELL PHONES

Many of us have been disturbed by telemarketers and the National Do Not Call Registry gives the consumer the option of stopping most but not all calls. There has been some confusion concerning cell phones. You can register your cellular phone as well as your home land line phone by calling **1-888-382-1222 (TTY 1-866-290-4236)** from the telephone you wish to register. If you prefer to do it online, log onto *www.donotcall.gov*. Telemarketing to cell phones has always been illegal. Registration takes effect within 31 days and lasts for five years. Automated political calls are exempted and business-to-business calls are not covered.

# IDENTITY THEFT

Identity theft is a growing problem and can happen to anyone. Ten million Americans annually are victims. In approximately 30% of these crimes, private, confidential information is used to open lines of credit, and obtain loans. It is therefore important to protect yourself.

One way is to limit the number of credit cards you use. You should keep a photocopy, both front and back, of your driver's license, credit cards, bankbooks, passport, birth certificates, etc. in a safe place. It is helpful to have a locked mail box where you live and never leave outgoing mail containing checks in your mail box. You should also keep a separate record of the toll free numbers for your credit cards in case they are lost or stolen.

If you are the victim of identity theft, if your wallet is stolen or lost, contact the Fraud Departments of the three credit card companies listed below. You should also call the Federal Trade Commission at 1-877-438-4338. Close any applicable accounts and notify the police in case of identity theft.

Try to avoid giving out your social security number or PIN on the Internet or over the telephone. Carefully review your bank statements, credit card billings, etc., for signs of unauthorized charges.

New Yorkers can obtain a free copy of their credit report to verify that the information the credit bureaus have on file is accurate. The Fair and Accurate Credit Transactions (FACT) Act set up a central system for consumers to request their annual credit report. You are entitled to receive a free report once every 12 months from each of the three national credit bureaus. The advantage of obtaining all three at the same time is that you can do a side-by-side comparison. The advantage of staggering your requests every four months is so that you can observe any changes. Your credit score, which the companies calculate to determine your credit worthiness, is not free. There have been advertisements on television for credit scores but they neglect to tell you that there is a charge.

You can request your credit report from Annual Credit Report Request service, PO Box 105283, Atlanta, GA 30348-5283 or go to their web site, *www.annualcreditreport.com* or call **1-877-322-8228**. The three credit companies are:

- **EQUIFAX**: *www.equifax.com* • **1-800-685-1111**
- **EXPERIAN**: *www.experian.com* • **1-888-397-3742**
- **TRANSUNION**: *www.transunion.com* • **1-800-916-8800**

You may wish to have the credit bureaus to exclude your name from lists of pre-approved, unsolicited credit offers.

**Call 1-888-50PTOUT (1-888-567-8688).**

# READY...SET...GO

"In case of an emergency," people are often asked, "What is the first thing you would grab?" Planning for emergencies is something everyone should do before the emergency happens. "Be prepared," is more than a motto. The following are suggestions and can be adapted to fit your needs.

Financial and medical records are probably the most important because they will be difficult to replace. Make copies of both sides of these documents.

- Personal papers: birth certificate, passport, Medicaid or Medicare cards, driver's license, copies of your electric and telephone bills and rent, maintenance or property tax bill (to provide proof of residence), insurance policies (for policy numbers and coverage), social security card, deed to your home, latest tax return, military records and copies of credit cards. They should be kept in a waterproof bag.
- Medications, including name, dosage, a copy of the prescription and if possible a supply for several days. If you take aspirin, ibuprofen or similar drugs, include a supply for several days. Nonperishable food (canned juice, meat, protein or energy bars) and a manual can opener.
- One gallon of water per person per day
- Battery powered radio with extra batteries
- 2 flash lights with extra batteries
- Cash—in small denominations in case ATMs (which operate on electricity) do not work
- Toiletries—tooth brush, toothpaste, mouthwash, comb
- Blankets
- Special items for children (diapers, bottles), the elderly and pets (medical records including vaccinations, collar, identification, photo of pet, food & bowl)
- Extra set of car and house keys
- An agreed-upon meeting place for your family and an alternate place outside of your neighborhood.

The important papers should be copied and scanned. If you do not have a scanner, go to a copy center and have them scanned and put on a disk or on a USB drive. Even if you do not have a computer, copies of the disk can be given to a relative.

# EMERGENCY REFERENCE CARD

## Household Emergency Information

***Contact information for household members. Please fill this section in and keep it up to date.***

Name:
Date of Birth: Social Security #:
Business or School Evacuation Location:
Medical Information:
Work, School or Other Address
& Telephone Numbers:

Name:
Date of Birth: Social Security #:
Business or School Evacuation Location:
Medical Information:
Work, School or Other Address
& Telephone Numbers:

Name:
Date of Birth: Social Security #:
Business or School Evacuation Location:
Medical Information:
Work, School or Other Address
& Telephone Numbers:

Name:
Date of Birth: Social Security #:
Business or School Evacuation Location:
Medical Information:
Work, School or Other Address
& Telephone Numbers:

| **Medical Information** | Name | Telephone # | Policy # |
|---|---|---|---|
| Doctor(s): | | | |
| Other: | | | |
| Pharmacist: | | | |
| Medical Insurance: | | | |
| Home Owners/Rental Insurance | | | |

Fire House #: Fire House Phone #:
Police Precinct #: Police Precinct Phone #:

### Household Disaster Plan

Home Meeting Address:
Home Meeting Phone #:
Neighborhood Meeting Address:
Neighborhood Meeting Phone #:

FOLD HERE

Out of State Contact Name:
Contact Address:
Contact Phone #:
Other Information:

### Household Disaster Plan

Home Meeting Address:
Home Meeting Phone #:
Neighborhood Meeting Address:
Neighborhood Meeting Phone #:

FOLD HERE

Out of State Contact Name:
Contact Address:
Contact Phone #:
Other Information: