

# IDENTITY THEFT

## WHAT CAN I DO TO PROTECT MY IDENTITY?



Teton County Board of Realtors - February 20, 2003

1. Do not give out personal financial information, especially your social security number, on the phone unless you initiated the call and you know who you are talking to.
2. Keep a list of your credit cards numbers, billing addresses, and phone numbers in a safe deposit box. This list should also contain, credit limit amounts, and the expiration date. This will be helpful if you need to cancel or close one of your card accounts. Report lost or stolen checks or credit cards immediately to the bank or card issuer.
3. Protect your Social Security number and give it only when absolutely necessary. Try to use other forms of ID first. Do not have your Social Security number listed on your driver's license.
4. Watch for credit card bills. If you don't receive one when it normally comes, contact the issuer. Monitor expiration dates on your credit cards. Contact the issuer if a new card is not received prior to the expiration of your present card.

Do not give out your ATM Personal Identification Number (PIN) to anyone. A bank or credit card issuer will never ask you for your PIN. Be aware of others watching when using a PIN number at an ATM or at a check out stand.

6. Only use secure web sites for purchasing items on the internet. Be cautious where you use your cards. hotels, restaurants, retailers, and other established businesses might be safer than a stand at a flea market.
7. Store new and canceled checks in a safe place. Also be vigilant with receipts, especially bank deposit receipts.
8. Make sure you properly dispose of financial information including credit solicitations that arrive in the mail. Shred or tear these items before throwing them in the trash.
9. Do not respond to callers who ask you to verify information for any reason, then ask for information they do not have.
10. Periodically check your credit report. Check it closely for new accounts you did not open. Call immediately if you find erroneous listings on your credit report. Start the process of disputing these listings. Unfortunately you may now be a victim of Identity Theft.



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## WHAT TO DO IF YOU FIND SOMEONE HAS TAKEN YOUR IDENTITY



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### IF YOU FIND YOURSELF A VICTIM

**First**, contact the fraud departments of each of the three major credit bureaus.

Equifax - 1-800-525-6285---Experian - 1-888-397-3742---TransUnion - 1-800-680-7289

- Tell them that you're an identity theft victim. Request that a "fraud alert" be placed in your file as well as a victim's statement asking that creditors call you before opening any new accounts or changing existing accounts. Take detailed notes and names of any people you talk with.
- Order copies of your credit reports from the credit bureaus. Review your report carefully to make sure no additional fraudulent accounts have been opened in your name.

**Second**, close the accounts that you know or believe have been tampered with or opened fraudulently.

**Third**, file a report with the local police or the police in the community where the identity theft took place.

- Get a copy of the police report in case the bank, credit card company or others need to prove your case.
- Be persistent. Local authorities may tell you that they can't take a report. Many creditors require one to resolve your dispute.
- Contact the FTC on their toll free hotline-1-800-ID THEFT. Law enforcement agencies use complaints filed with the FTC to aggregate cases and spot patterns. This information can be used to improve investigations and victim assistance.

**Fourth**, Keep complete records. This will greatly improve your chances of resolving your identity theft case.

- Follow up in writing all contacts you've made on the phone or in person, Use certified mail, return receipt requested.
- Keep copies of all correspondence or forms you send. Make good notes of names you have contacted and what they said, and make a note of the time and date of each contact.
- Never send originals of bills, receipts, police reports, etc. Always keep the originals.
- Create a file and system to access your paperwork. Always keep these files even after you believe your case is closed. Errors can reappear on your credit reports or information can be re-circulated.

### RESOLVING CREDIT PROBLEMS

The Fair Credit Reporting Act establishes procedures for correcting mistakes on your credit record and requires that your record be made available only for certain legitimate business needs.

**First**, call the credit bureau and follow up in writing. Tell them what information you believe is inaccurate. Send copies (keep the originals) of documents that support your position. List each item that you dispute, give the facts and explain why you dispute the information, and request deletion or correction.

- Disputed information that cannot be verified must be deleted from your file.
- If your report contains erroneous information, the credit bureau must correct it.
- If your file shows an account that belongs to someone else, the credit bureau must delete it.

**Second**, In addition to the credit bureau, tell the creditor in writing that you dispute an item. Include copies of documents that support your position.

For more information, consult Fair Debt Collection, a brochure available from the FTC or at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)



## Sample Dispute Letter — Credit Bureau

Date

Your Name

Your Address

Your City, State, Zip Code

Complaint Department

Name of Credit Bureau

Address

City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute the following information in my file. The items I dispute also are circled on the attached copy of the report I received. (Identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.) I am a victim of identity theft, and did not make the charge(s). I am requesting that the item be blocked to correct my credit report. Enclosed are copies of (use this sentence if applicable and describe any enclosed documentation) supporting my position. Please investigate this (these) matter(s) and block the disputed item(s) as soon as possible.

Sincerely,

Your name

Enclosures: (List what you are enclosing.)



**Sample Dispute Letter — For Existing Credit Accounts**

Date

Your Name

Your Address

Your City, State, Zip Code

Your Account Number

Name of Creditor

Billing Inquiries

Address

City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute a fraudulent (charge or debit) attributed to my account in the amount of \$\_\_\_\_\_. I am a victim of identity theft, and I did not make this (charge or debit). I am requesting that the (charge be removed or the debit reinstated), that any finance and other charges related to the fraudulent amount be credited as well, and that I receive an accurate statement. Enclosed are copies of (use this sentence to describe any enclosed information, such as police report) supporting my position. Please investigate this matter and correct the fraudulent (charge or debit) as soon as possible.

Sincerely,

Your name

Enclosures: (List what you are enclosing.)