

Identity Theft FAQ

What should I do if my personal information has been lost or stolen?

If you've lost personal information or identification, or if it has been stolen from you, taking certain steps quickly can lower the chances of identity theft.

Financial accounts:

Close accounts, like credit cards and bank accounts, immediately. When you open new accounts, use new passwords. Avoid using your mother's maiden name, your birth date, the last four digits of your Social Security number or phone number, or a series of consecutive numbers.

Social Security number:

Call the toll-free fraud number of any of the three nationwide consumer-reporting companies and place a fraud alert on your credit reports. An alert can help stop someone from opening new credit accounts in your name.

Driver's license/other government issued identification:

Contact the agency that gave you the license or other identification document. Do what they say to cancel the document and to get a replacement. Ask the agency to flag your file so that no one else can get a license or any other identification document from them in your name.

Once you have taken these steps, watch for signs that your information has been stolen.

If your information has been stolen, file a theft report with the police, and file a complaint with the Federal Trade Commission. If another crime was committed - for example, if your purse or wallet was stolen or your house or car was broken into - report it to the police immediately.

How can I minimize my risk?

When it comes to identity theft, you can't control whether you will become a victim. But there are certain steps you can take to lower your risk.

Order a copy of your credit report. You have a right to a free credit report.

Each of the major nationwide consumer reporting companies must give you a free copy of your credit reports, at your request, once every 12 months.

To order your free annual report from one or all the national consumer reporting companies, visit www.annualcreditreport.com, call toll-free 877-322-8228, or complete the Annual Credit Report Request Form and mail it to:

Annual Credit Report Request Service P.O. Box
105281, Atlanta, GA 30348-5281

You also have a right to a free report if a company takes adverse action against you, such as denying your application for credit, insurance, or employment. Request your report within 60 days of getting a notice of the action. The notice will give you the name, address, and phone number of the consumer reporting company that supplied the information about you.

You also have a right to one free report a year if you're unemployed and plan to look for a job within 60 days; you're on welfare; or your report is wrong because of fraud.

Otherwise, a consumer reporting company may charge you up to \$9.50 for any other copies of your report. To buy a copy of your report, contact:

Equifax: 800-685-1111; www.equifax.com

Experian: 888-EXPERIAN (888-397-3742);
www.experian.com

TransUnion: 800-916-8800;
www.transunion.com

If you ask, only the last four digits of your Social Security number will appear on your credit reports.

Make Good Passwords

Put passwords on your credit card, bank, and phone accounts. Don't pick easy passwords like your mother's maiden name, your birth date, the last four digits of your Social Security number or your phone number, or a series of consecutive numbers. When opening new accounts, you may find that many businesses still have a line on their applications for your mother's maiden name. Ask if you can use a password instead.

Keep Your Personal Information Safe

Keep personal information in your home safe, especially if you have roommates, employ outside help, or are having work done in your home.

Ask about information security in your workplace or at businesses, doctor's offices, or other places that collect your personally identifying information. Find out who has access to your personal information and make sure that it is handled safely. Ask about how those records are destroyed as well. Find out if your information will be shared with anyone else. If so, ask how your information can be kept secret.

Don't give out personal information on the phone, through the mail, or on the Internet unless you started the contact or are sure you know who you're dealing with. Identity thieves are clever. They have posed as representatives of banks, Internet service providers (ISPs), and even government agencies to get people to give them their Social Security number, mother's maiden name, account numbers, and other identifying information. Before you share any personal information, confirm that you are dealing with a legitimate organization. Check an organization's website by typing its URL in the address line, rather than cutting and pasting it. Many companies post scam alerts when their name is used falsely. Or call customer service using the number listed on your account statement or in the telephone book.

Treat your mail and trash carefully.

Put mail you are sending in corner mail boxes or at your local post office. Do not put mail you are sending in your mailbox. Pick up mail from your mail box as soon as you can. If you're planning to be away from home and can't pick up your mail, call the U.S. Postal Service at 1-800-275-8777 to request a vacation hold. The Postal Service will hold your mail at your local post office until you can pick it up or are home to receive it.

Take steps to stop an identity thief who may pick thru your trash or recycling bins to steal your personal information. You should tear or shred your charge receipts, copies of credit applications, insurance forms, physician statements, checks and bank statements, expired charge cards that you're discarding, and credit offers you get in the mail. To stop getting offers of credit in the mail, call: 1-888-5-OPTOUT (1-888-567-8688).

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*This fact sheet is given to you as a guide to help you generally understand the way Identity Theft matters are handled. Local courts interpret things differently. The information and statements of law contained in this fact sheet are not intended to be used as legal advice. Before you take any action, talk to an attorney and follow his or her advice. **Always do what the court tells you to do.***