



ONLINE PEOPLE LOCATOR SERVICES AND DATA BANKS

by Texas Attorney General Greg Abbott

MY OFFICE HAS RECEIVED numerous complaints about online databases that post and sell personal information. Naturally, citizens are concerned about their personal information falling into the wrong hands. The proliferation of identity theft has compounded such fears.

While this office shares our constituents' concerns regarding privacy, these "people locator" services and databases are not violating the law. They obtain information on individuals by making open records requests from governmental entities. The majority of the information is obtained from court records, real estate transactions and change of address forms.

Currently, there are no laws that prevent private information sellers from collecting and selling public records to other companies and individuals. In this respect, these businesses are similar to established information brokers like credit reporting agencies.

As you know, I am a firm supporter of open government, and the Texas Public Information Act does allow businesses to collect information for their databases.

However, there are a few steps that you can take to better protect yourself. First, use caution before submitting personal information to Internet sites. Before doing so, familiarize yourself with the company's privacy policy. The policy should detail how they use personal information and if they sell personal data to third parties.

You may also want to verify the level of technical security, like encryption software, utilized on the Web site to protect your data. The better the security, the safer your information is from hackers. Most Web sites include this information in their privacy policy.

Online information providers should also have instructions on how you may remove your information from the Web site. If a company does not honor a request that follows their own stated procedures for getting your information removed, you may file a complaint with my office.

You may also want to contact the three major credit bureaus and request that they DO NOT provide your personal information to any third party marketing companies.

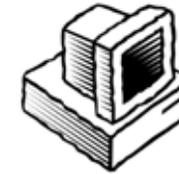
You may do this by calling one number for all three major credit bureaus: (888) 567-8688.

Write to your creditors and ask to be removed from their solicitation lists and to have your personal information withheld from their affiliates. Contact the Direct Marketing Association's Mail Preference Service and request that they remove your name and home address from national mailing lists.

You should also check your credit report frequently. A recent amendment to the Federal Fair Credit Reporting Act entitles consumers to receive a free credit report each year. You can contact the Annual Credit Report Request Service to order your free credit report.

If you are a victim of identity theft, file a report with your local police department. You should then contact the three major credit bureaus to file a fraud alert in your credit file. You can also obtain information on identity theft by contacting the Federal Trade Commission. You may also contact my office for a free Identity Theft Kit.

POINTS TO REMEMBER



DEFENDING AGAINST IDENTITY THEFT

Texas Attorney General's new **Identity Theft Victim's Kit**: <http://www.oag.state.tx.us/consumer/idtheft.shtml>

DIRECT MARKETING ASSOCIATION MAIL PREFERENCE SERVICE

P. O. Box 282
Carmel, NY 10512
www.dmaconsumers.org

EXPERIAN

P. O. Box 2104
Allen, TX 75013-3742
888-397-3742
<http://www.experian.com>

EQUIFAX

P. O. Box 740241
Atlanta, GA 30374-3742
800-685-1111
<http://www.equifax.com>

TRANS UNION

P. O. Box 2000
Chester, PA 19022-2000
800-888-4213
<http://www.tuc.com>

For a free copy of your credit report:

ANNUAL CREDIT REPORT REQUEST SERVICE

P. O. Box 105281
Atlanta, GA 30348-5281
877-322-8228
<http://www.annualcreditreport.com>



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