

protect yourself and your identity
SHRED IT



GREG ABBOTT
Attorney General
of Texas

Identity theft can happen to anyone – anytime. While there is no guarantee that you can prevent identity theft, you can minimize your risk by being cautious in managing your personal information. People who have been victimized by identity thieves spend months and even years clearing their good names and credit records.

It's important that you review your bank and credit card statements carefully each month. Discovering identity theft within one month can drastically reduce the monetary loss and damage to your credit. If the identity theft goes undetected for six months or more, the losses can amount to thousands of dollars.

Remember: Shred It! Shred all documents that contain personal information, such as pre-approved credit offers, insurance forms and financial statements.



Major Credit Bureaus

EXPERIAN

P. O. Box 2104
Allen, TX 75013-3742
888-397-3742
www.experian.com

TRANS UNION

P. O. Box 2000
Chester, PA 19022-2000
800-888-4213
www.tuc.com

EQUIFAX

P. O. Box 740241
Atlanta, GA 30374-3742
800-685-1111
www.equifax.com

Free Credit Report

As of June 1, 2005, under an amendment to the Federal Fair Credit Reporting Act (FCRA), Texas consumers are entitled to receive a free credit report each year. To obtain a free copy of your credit report, contact:

ANNUAL CREDIT REPORT REQUEST SERVICE

P. O. Box 105281
Atlanta, GA 30348-5281
1-877-322-8228
www.annualcreditreport.com

This new law will help you protect your credit. Be wary of anyone who offers to help you get your credit report. You can easily obtain your report without an outsider's help. And remember – there should be NO CHARGE for this service.

FOR MORE INFORMATION WRITE:

OFFICE OF THE ATTORNEY GENERAL

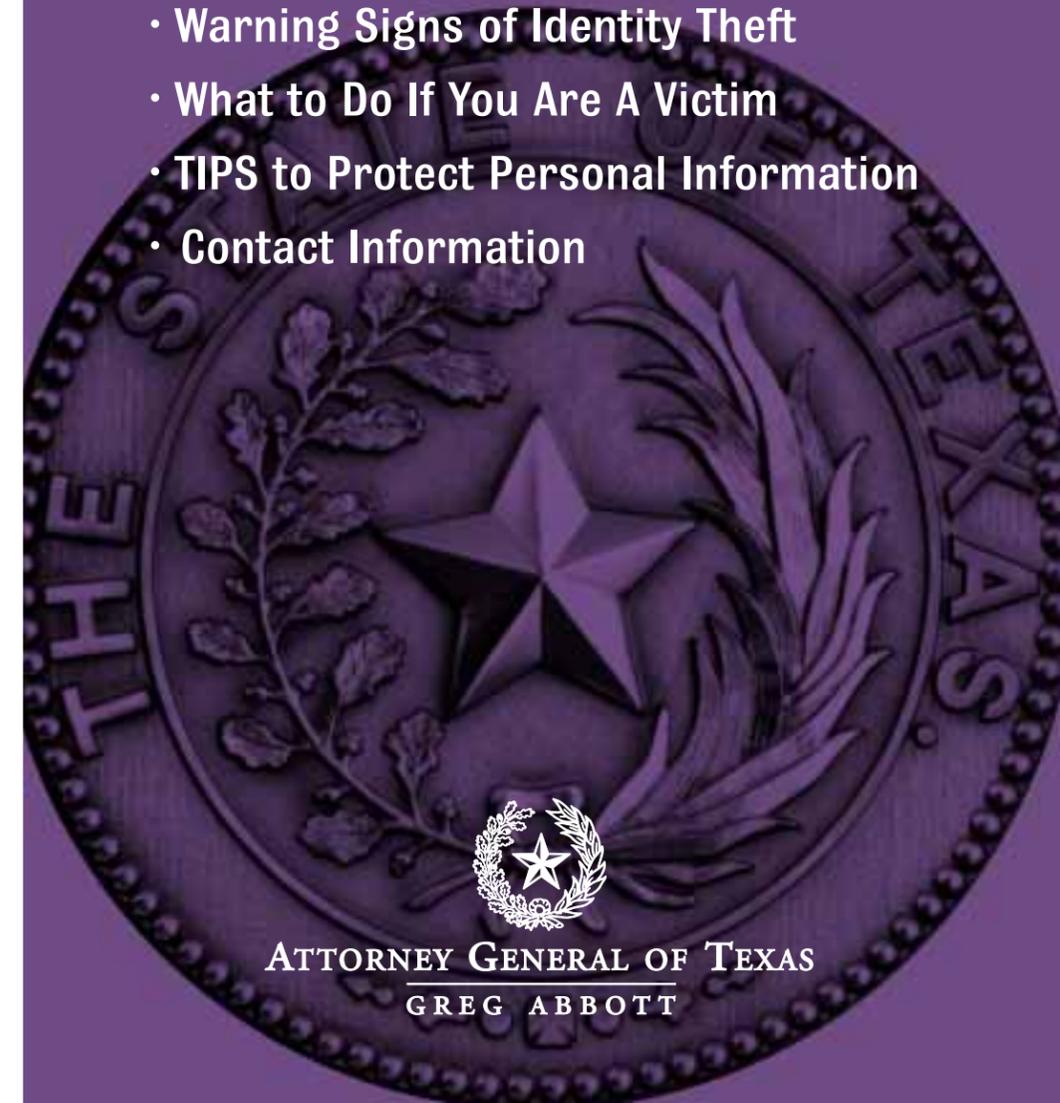
P. O. Box 12548
Austin, TX 78711-2548
800-252-8011
www.oag.state.tx.us

CONSUMER ALERT *Newsletter*

★ OFFICE OF THE ATTORNEY GENERAL ★

inside this issue:

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ATTORNEY GENERAL OF TEXAS
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What is identity theft?

Identity theft is one of the fastest-growing white collar crimes in the United States. Identity theft occurs when someone steals your personal identifying information. This may include your name, address, driver's license number, Social Security number, date of birth, mother's maiden name or some piece of financial information such as your bank account, credit card or PIN number. Simply put, when someone appropriates your personal information without your knowledge — it's a crime!

Warning signs of identity theft

- You have unexplained credit card charges or bank account withdrawals
- You stop receiving bills and other mail
- You receive credit cards you did not apply for
- You are contacted by a collection agency regarding a debt you did not incur
- You are denied credit due to unauthorized debts on your credit report
- Your credit report shows accounts you did not authorize

What to do if you are a victim

- Contact the fraud department of any one of the three major credit bureaus (**Experian, Equifax and Trans Union**) and place a fraud alert on your credit file. A fraud alert requires creditors to contact you before opening any new accounts or making any changes to your existing accounts. Once the first credit bureau confirms your fraud alert, the other two credit bureaus will be automatically notified to place fraud alerts on your credit file. All three credit bureaus will then send you a copy of your credit report, free of charge.

- Close the accounts that you know or believe have been tampered with or opened fraudulently.
- File a police report. Get a copy of the report to submit to your creditors and others who may require proof of the crime.
- File a complaint with the Federal Trade Commission (FTC). The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations.

Helpful tips to protect yourself

- **Shred It!** Shred your financial statements and other documents that contain personal information before throwing them away.
- Your mailbox is inviting to thieves. Get a locking mailbox, retrieve your mail as quickly as possible, or get a post office box. Never leave outgoing mail in your unprotected box for collection, and have new checks delivered to your bank, not your home.
- Keep your Social Security card in a secure place and give your SSN only when absolutely necessary.
- If it appears that someone is using your Social Security number, contact the Social Security Administration to verify the accuracy of your reported earnings and that your name is reported correctly. Call 800-772-1213 to check your Social Security statement.
- Don't throw your ATM receipt in the trash. Shred it.
- Keep a minimum number of other cards and checks in your wallet or purse.
- Do not keep cards and statements in open view at your office, home or car – keep these items securely locked away.
- Check your credit report.
- If your wallet or purse is stolen, immediately cancel your credit and debit cards and get replacements. Put a "stop payment" on all lost or stolen checks.

Beware of special offers

Victims of ID crime frequently report that the unauthorized activities in their accounts began soon after they responded to some kind of "special offer," entered a contest, or set up an automatic draft on their bank accounts. Unsolicited special offers and contests should always be viewed with caution, especially when participation involves disclosure of personal and financial information. Be even more cautious if the offer involves an automatic draft.

Automatic drafts may be convenient for regular expenses paid to reputable and well known companies, but you should bear in mind that in a dispute with a company that can draft money from your account, the money will usually continue to be drafted while you attempt to resolve the dispute. You may have a hard time getting it back. Allowing an unfamiliar company to access your bank account, especially when responding to an unsolicited offer, is asking for trouble.

Consumer stories

JENNIFER HAD HER PURSE STOLEN. She started receiving notices of bounced checks in January, 2004. Soon after that, someone using her identity defaulted on a car loan. She has been denied a mortgage loan, credit cards, employment, and auto and medical insurance.

BILL'S NAME AND SOCIAL SECURITY NUMBER were used to open credit card accounts, then all of the accounts were turned over to a collection agency. Bill was unaware this was happening until he was denied a loan to purchase a car.