

# Avoid Identity Theft

## Tips to Protect You and Your Personal Information

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### Opt-Out / Stop Credit Offers

Those credit card offers that come in the mail are from companies who get your name and address from one of the credit reporting agencies.

You can opt out of receiving most pre-approved credit offers by calling toll-free **1-888-567-8688** or visit [www.optoutprescreen.com](http://www.optoutprescreen.com).

This removes your name from the list sold by major credit reporting agencies for a period of five years or permanently. You will be asked to provide your name, address, date of birth, and Social Security number.

### Review Your Credit Report Three Times a Year

To maximize your protection against fraudulent activity, order a report from a different credit reporting company every 4<sup>th</sup> month.

To request your FREE report either call **1-877-322-8228** or go to [www.annualcreditreport.com](http://www.annualcreditreport.com). For your convenience, the form is also included with this handout.

Please keep in mind that you will be asked for your Social Security number when you request your free credit report. To protect your Social Security number, choose the option on the form that allows you to redact all but the last four digits of your Social Security number from the credit report you will receive.



# Annual Credit Report Request Form

You have the right to get a free copy of your credit file disclosure, commonly called a credit report, once every 12 months, from each of the nationwide consumer credit reporting companies, Equifax, Experian and TransUnion.

**For instant access to your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com).**

For more information on obtaining your free credit report, visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228.

Use this form if you prefer to write to request your credit report from any, or all, of the nationwide consumer credit reporting companies. The following information is required to process your request. Omission of any information may delay your request.

Once complete, fold (do not staple or tape), place into a #10 envelope, affix required postage and mail to:

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

Please use a Black or Blue Pen and write your responses in PRINTED CAPITAL LETTERS without touching the sides of the boxes like the examples listed below:

ABCDEFGHIJKLMNOPQRSTUVWXYZ

0123456789

**Social Security Number:**

	-		-	
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**Date of Birth:**

	/		/	
--	---	--	---	--

Month                      Day                      Year

Fold Here

Fold Here

--	--

First Name

M.I.

--	--

Last Name

JR, SR, III, etc.

**Current Mailing Address:**

--	--

House Number

Street Name

--

Apartment Number / Private Mailbox

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For Puerto Rico Only: Print Urbanization Name

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City

State                      ZipCode

**Previous Mailing Address (complete only if at current mailing address for less than two years):**

--	--

House Number

Street Name

Fold Here

Fold Here

--

Apartment Number / Private Mailbox

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For Puerto Rico Only: Print Urbanization Name

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City

State                      ZipCode

Shade Circle Like This →	I want a credit report from (shade each that you would like to receive): <ul style="list-style-type: none"> <li><input type="checkbox"/> Equifax</li> <li><input type="checkbox"/> Experian</li> <li><input type="checkbox"/> TransUnion</li> </ul>	<input type="checkbox"/> Shade here if, for security reasons, you want your credit report to include no more than the last four digits of your Social Security Number.
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If additional information is needed to process your request, the consumer credit reporting company will contact you by mail.

**Your request will be processed within 15 days of receipt and then mailed to you.**

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***PLEASE DO NOT SEND THIS FORM TO THE ATTORNEY GENERAL'S OFFICE.***

# Identity Theft Victim Action

1. Obtain the Federal Trade Commission's (FTC) booklet, "Defend: Recover from Identity Theft" ([www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 1-877-438-4338).
2. Contact **one** of the big three (3) credit reporting agencies online at [www.annualcreditreport.com](http://www.annualcreditreport.com) or by phone as listed below, (the company you contact is required to contact the other two companies) and:
  - ✓ Inform them that you are a victim & want to review your reports;
  - ✓ Request that a fraud alert be placed on your file; and
  - ✓ Include a statement requesting that you be contacted before any account change or new account is opened

**Equifax:**            **1-800-525-6285**

**Experian:**            **1-888-397-3742**

**TransUnion:**        **1-800-680-7289**

3. Close the accounts that you know, or believe, have been tampered with or opened fraudulently.
4. File a complaint with the Federal Trade Commission.
5. File a police report.

Keep written records of all your activities, and send all correspondence certified mail, return receipt requested, so you can document if and when the correspondence was received.