

Remain Alert

Suspect identity theft if you're denied credit for no apparent reason or if routine financial statements stop arriving in a timely manner.

'Opt-out' from Pre-screened Credit Cards

The three primary credit bureaus have a process to tell pre-screened card issuers that an addressee wants to be eliminated from their mailing lists.

Consumers can pre-empt a significant portion of the threat of identity theft with a toll-free call to 1-888-5-OPT-OUT (1-888-567-8688). The call will trigger the bureaus to notify pre-screened card issuers to eliminate that person from their rolls.

More information about identity theft and how to avoid it can be found at:

Pa. Attorney General's Office – Bureau of Consumer Protection

www.attorneygeneral.gov
1-800-441-2555

Federal Trade Commission:

877-ID-THEFT (toll-free number to file complaints)
www.ftc.gov/idtheft

U.S. Department of Justice

<http://ojp.gov/programs/identitytheft.htm>

Where to Get Help

Credit Reporting Bureaus:

Equifax (www.equifax.com)

Report Fraud 888-766-0008
Order Credit Report..... 800-685-1111

Experian (www.experian.com)

Report Fraud 888-397-3742
Order Credit Report..... 888-397-3742

Trans Union (www.transunion.com)

Report Fraud 800-680-7289
Order Credit Report..... 800-888-4213

Free Credit Reports

Order online at www.annualcreditreport.com or call 1-877-322-8228.

Social Security Administration

Report Fraud 800-269-0271



Compliments of
State Representative
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45th Legislative District

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Identity theft



What You
Can Do To
Avoid This
Growing
Fraud



Under Pennsylvania law, a person who assumes or uses the identity or identifying information of another person without that person's consent for any unlawful purpose commits identity theft. Identifying information includes a person's name, birth date, photograph, Social Security number, driver's license, credit record or other personal information.

Each instance of using someone's identity without consent is a separate offense. The first offense is a first-degree misdemeanor; subsequent offenses are third-degree felonies. If the victim is 60 or older, the offense is graded one degree higher.

Work is underway in the General Assembly to increase the penalties for identity theft, make it more difficult to obtain unauthorized personal information and to make it easier for a victim to repair a credit record damaged by ID theft.

While the incidence of Internet identity theft is growing, you still are more likely to become a victim by more traditional means, such as improperly discarding credit card data or other financial or personal information.

Here are some tips on how to avoid becoming an identity theft victim and what to do should you become a victim.

The Problem of Identity Theft

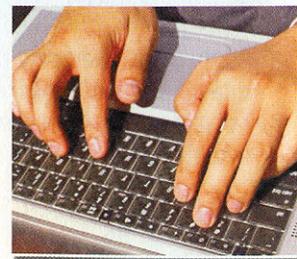
Each year, approximately 100 million Americans are at risk of having their identities stolen, according to government and private sector estimates. Identity theft occurs when someone steals your personal information and uses it to establish credit, borrow money or even commit crimes in your name.

- ▶ Nearly 9 million Americans were victims of identity theft in the past year, according to the Federal Trade Commission.
- ▶ The average victim spends more than \$500 and 40 hours in correcting the fraudulent information in his or her credit records.

Protect Your Identity

- ▶ Never respond to unsolicited requests for your Social Security number or other financial data.
- ▶ Cut up any unsolicited credit card sent to you. Make sure account numbers are obliterated.
- ▶ Before discarding, shred credit card and ATM receipts, and any pre-approved credit offers you have received but don't plan to use.
- ▶ Check all credit card and bank statements for accuracy.
- ▶ Avoid easy-to-figure-out access and personal identity (PIN) codes.
- ▶ Obtain a copy of your credit report yearly and check it for accuracy.
- ▶ Consumers can get a free annual credit report every 12 months from each of the three credit-reporting agencies. The reports can be ordered online at www.annualcreditreport.com or by calling 1-877-322-8228.

- ▶ Use only secure sites when making online purchases. Secure pages begin with "https."
- ▶ Pay for online purchases by credit card to assure you get what you paid for and to limit your liability.
- ▶ Safeguard your Social Security number, and check Earnings and Benefits statements annually for fraudulent use.



If You Become a Victim

If you find that you have become a victim of identity theft, immediately take the following actions:

- ▶ File a police report.
- ▶ Contact your credit card issuer.
- ▶ Contact your banker.
- ▶ Notify all of those with whom you have a financial relationship.
- ▶ Tag accounts closed due to fraud, "Closed at consumer's request."
- ▶ Notify credit bureau fraud units.
- ▶ Establish a password for telephone inquiries on credit card accounts.
- ▶ Place a fraud alert statement on your credit report.
- ▶ Request bi-monthly copies of your credit report until your case is resolved. (Free to fraud victims.)
- ▶ Report check theft to check verification companies.
- ▶ Check post office for unauthorized change of address requests.
- ▶ Follow up contacts with letters and keep copies of all correspondence.

