

## **PRECAUTIONARY MEASURES YOU MAY WANT TO TAKE**

- 1 Completely destroy or shred all papers with personal information before throwing them out.
- 2 Be careful who you give your information to over the phone.
- 3 Never give out your Personal Identification Number (PIN) or passwords.
- 4 Report lost or stolen credit cards, checks or identification immediately.
- 5 Shop online only with reputable merchants in secured areas.
- 6 Never write your Social Security Number or driver's license number on your checks.
- 7 Never leave your mail in an unsecure mailbox.

## **WHAT SHOULD YOU DO IF YOU BECOME A VICTIM?**

**STEP 1:** Contact the three nationwide credit bureaus listed below. Ask them to send you a copy of your credit report and instruct them to place a fraud alert on your record. The three nationwide consumer reporting companies have toll-free numbers for placing a fraud alert; a call to one company is sufficient.

Equifax Information  
Service, LLC.  
P.O. Box 105069  
Atlanta, GA 30348  
**1-800-525-6285**  
[www.equifax.com](http://www.equifax.com)

Experian  
P.O. Box 9554  
Allen, TX 75013  
**1-888-397-3742**  
[www.experian.com](http://www.experian.com)

TransUnion  
Fraud Victim Assistance  
Division  
P.O. Box 6790  
Fullerton, CA 92834-6790  
**1-800-680-7289**  
[www.transunion.com](http://www.transunion.com)

Placing a fraud alert entitles you to a free copy of your credit report from each of the three nationwide consumer reporting companies. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.

**STEP 2:** Close accounts that have been tampered with or opened fraudulently. Ask the issuer to promptly clear your credit record.

**STEP 3:** Call your local police or sheriff's department to file a police report and remember to get a copy of the report. Your creditors may require it for documentation. Plus, a police report will help you get information from creditors about fraudulent accounts.

**STEP 4:** Finally, file a complaint with the Federal Trade Commission at: [ftc.gov/idtheft](http://ftc.gov/idtheft) or call 1-877-ID-THEFT (438-4338). Reporting your complaint can help law enforcement officials across the country with their investigations.

**To learn more about ID theft and how to deter, detect and defend against it,  
visit [ftc.gov/idtheft](http://ftc.gov/idtheft)**