

Important phone numbers

**Federal Trade Commission
Identity Theft Hotline**
www.ftc.gov
877-IDTHEFT (438-4338)

**Federal Communications
Commission Consumer Center**
www.fcc.gov
888-CALLFCC (225-5322)

NYS Attorney General
www.ag.ny.gov
Consumer Helpline
800-771-7755

**Consumer Credit
Reporting Companies**
Equifax
800-525-6285
Experian
888-397-3742
TransUnion
800-680-7289

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IDENTITY THEFT



*Information on how to protect
your privacy and what to do if
your identity is stolen*

Courtesy of...
**Assemblyman
Edward C. Braunstein**



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**Assemblyman
Edward C. Braunstein**

Dear Friend,

According to the Federal Trade Commission, 9 million Americans have their identities stolen each year, clearly putting us all at risk.

From pickpockets to highly technical computer hackers, to those who use skimmers, which is now a crime, these criminals have learned sophisticated ways to use your personal information for their personal gain. Since credit and debit card receipts and numbers, checks and computer transactions can all be used by criminals to trace and steal identities, many victims are unaware they are even at risk.

Educating yourself about how to prevent these crimes is crucial. The Identity Theft Resource Center predicts that organized crime will continue to expand its ability to sell personal information; that check fraud will increase; that criminals will continue to hack into computer systems and into online banking accounts; and that scams will become more prevalent on social networking sites. This brochure provides guidelines about how to better protect yourself.

Feel free to contact my office if you would like more information on this or any other matter.

Sincerely,

Edward C. Braunstein
Member of Assembly

WHAT IS IDENTITY THEFT?

Identity theft starts when someone steals a credit card or obtains a Social Security Number, driver license number, ATM personal identification number (PIN), telephone calling card or other piece of your personal information.

Identity thieves use this illegally obtained information to illegally purchase goods or services quickly or open up new accounts in a victim's name and then move on to another victim.

Identity theft is a serious crime that can cause substantial harm to consumers. Victims are often left with damaged credit reports and forced to spend time, effort and money to repair this damage. While doing so, victims often have trouble getting credit, loans and even cashing checks due to the damage done to their credit.



Regulating document destruction contractors

A law passed in 2007 requires document destruction services, which are specialized contractors that shred, burn or pulverize records containing sensitive personal information, to register with the Department of State.

What do I do if my identity has been stolen?

- Immediately contact the fraud department at each of the three major credit bureaus – Equifax, Experian and TransUnion. See back panel for phone numbers to place a fraud alert on your credit file. The fraud alert requests creditors to contact you before opening any new accounts or making any changes to your existing accounts.
- Order copies of your credit report. See “Free annual credit reports available” in the box at right.
- Consider “freezing” your credit reports. See box at right.
- Contact creditors for any accounts that have been tampered with or opened fraudulently. Speak to their security or fraud department and send a follow-up letter. Close the fraudulent account.
- File a report with your local police department. Be sure to obtain a copy of the police report. This will help you when dealing with creditors.
- Take steps to ensure your mail, personal information and other data are protected.

How can I prevent identity theft?

- Minimize the amount of information a thief can steal. Avoid carrying extra credit cards, your Social Security card, birth certificate or passport in your wallet or purse.
- Never keep your personal identification number (PIN) on or near your ATM or credit card. Memorize these numbers.
- Have your name removed from marketing lists of the three major consumer credit reporting companies: Equifax, Experian and TransUnion.
- Never give your credit card number or other information over the phone unless you initiated the call and trust the business.
- Update your computer virus programs and use a secure browser to guard the safety of your online transactions. Don't download files from strangers or click on hyperlinks from strangers.
- Install a locked mailbox at your residence to help reduce mail theft.
- Keep a copy of your credit cards, their account numbers, expiration dates and the telephone numbers of customer service or fraud departments in case your cards are stolen.
- Place passwords on your credit card, bank or phone accounts. Don't use easily available information like your birth date or the last four digits of your Social Security Number for passwords.
- Cancel unused credit cards and bank accounts.
- Find out who has access to your personal information at work and verify that your records are kept in a secure location. Ask how personal records are disposed of.
- Tear up, cut up or shred your charge receipts, copies of credit and bank statements and expired applications or offers, checks and charge cards before throwing them out.

Consumer protections “Freeze” your credit reports

Consumers in New York State can prohibit access – also known as “freezing” – to personal information in their credit reports. A security freeze can prevent identity thieves from taking out new loans and credit in a consumer's name. You must contact each of the three consumer credit reporting companies – see back – and make a request in writing with delivery confirmation or via telephone or secure electronic means.

An initial freeze request is free. Subsequent requests cost \$5, unless you provide proof that you are a victim of identity theft or domestic violence with an FTC Identity Theft Victim Affidavit or a police report, to which you are entitled. Remember, freezes will limit a consumer's ability to get “instant credit,” and they may slow credit applications. You can take a freeze off your account at any time on the Internet.

Free annual credit reports available

You are entitled to a free copy of your credit report once every 12 months. To order your free annual report from each of the nationwide consumer credit reporting companies, visit the official website: www.annualcreditreport.com; or call toll-free at 877-322-8228. ***This website is the only source authorized by the federal government for free annual credit reports!***

Consumer notification of security breaches

The NYS Legislature passed a law, enacted in 2005, requiring public and private organizations to notify customers when the security of their private information has been breached. This enables consumers to take steps to prevent their identity from being stolen or to stop the theft as soon as possible.