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City of Social Circle Department of Public Safety
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770-464-2366 (v) Tip Line 770-464-6936 770-464-4088 (f)

Helpful Resources Related to Identity Theft and Fraud

Contents

Contact Credit Report Agencies

Contact the fraud department of each of the three major credit bureaus (listed below) and report that you think your identity has been stolen. Ask that a "Fraud Alert" be placed on your file and that no new credit be granted without your approval. A "Credit Freeze" on your credit records can also be requested through the credit bureaus. A copy of an official police report may be required by the credit bureau.

EQUIFAX
Website: www.equifax.com
P. O. Box 105873
Atlanta, GA 30348
Order Credit Report: 1-800-685-1111
Report Fraud: 1-800-525-6285

EXPERIAN
Website: www.experian.com
P. O. Box 2104
Allen, Texas 75013-2104
Order Credit Report: 1-888-397-3742
Report Fraud: 1-800-301-7195

TRANSUNION CORPORATION
Website: www.tuc.com
P. O. Box 34012
Fullerton, California 92834
Order Credit Report: 1-800-916-8800
Report Fraud: 1-800-680-7289

When contacting the Credit Reporting Agency, you should request the following:

1. Instruct them to flag your file with a fraud alert including a statement that creditors should get your permission before opening any new accounts in your name.

2. Ask them for copies of your credit report(s). Credit bureaus must give you a free copy of your report if it is inaccurate because of suspected fraud. Review your reports carefully to make sure no additional fraudulent accounts have been opened in your name or unauthorized changes made to your existing accounts.

3. Be diligent in following up on your accounts. In the months following an incident, order new copies of your reports to verify your corrections and changes, and to make sure no new fraudulent activity has occurred.

4. If you find that any accounts have been tampered with or opened fraudulently, close them immediately. To ensure that you do not become responsible for any debts or charges, use the ID Theft Affidavit Form developed by the Federal Trade Commission (FTC) to help make your case with creditors.

Free Credit Bureau reports can be received once a year from each of the credit bureaus. Those free reports can be obtained by:

Visiting www.annualcreditreport.com and fill out an online request.

Calling 877-322-8228.

Printing out the annual credit report request form at www.ftc.gov/credit and mailing it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Contact Banking & Credit Card Companies

Bank Checks

Account holders of lost or stolen bank checks that are used in forgeries could be held liable for losses related to the forgery if you do not notify the bank, in a timely manner, that the check was lost or stolen, or if you do not monitor your account statements and promptly report an unauthorized transaction.

If someone is using bank checks they have stolen from you or they have set up a bank account in your name, contact the major check verification companies listed below to request that they notify retailers using their databases not to accept the lost or stolen checks, or ask your bank to notify the check verification service with which it does business.

If you know that a particular merchant has received a check stolen from you, contact the verification company that the merchant uses.

Check Rite
Phone: 800-766-2748
www.checkritesystems.com

NPC
Phone: 800-437-5120
www.npc.net

Chex Systems
Phone: 800-328-5121
www.consumerdebit.com

SCAN
Phone: 800-262-7771
www.nobouncedchecks.com/SCAN-check.html

CrossCheck
Phone: 800 552-1900
www.cross-check.com

Tele-Check
Phone: 800 366-2425
http://www.firstdata.com/telecheck

Equifax-Telecredit
Phone: 800-437-5120
https://www.askcertegy.com

Credit Cards

If you report the loss before the credit card is used, the card issuer cannot hold you responsible for any unauthorized charges. If a thief uses your credit card before you report it missing, the most you will owe for unauthorized charges is $50 per card. This is true even if the thief uses your credit card at an ATM machine to obtain a cash advance.

For any accounts that have been fraudulently accessed or opened, contact the security departments of the appropriate creditors or financial institutions. Close these accounts. Put passwords on any new accounts they open and do not use your mother's maiden name, a relative or Social Security number.

American Express
1-800-528-4800
www.americanexpress.com

Discover
1-800-DISCOVER (1-800-347-2683)
www.discovercard.com

MasterCard
1-800-MC-ASSIST (1-800-622-7747)
www.mastercard.com

Visa
1-800-847-2911
www.visa.com

ATM and Debit Cards

Be aware that ATM and debit cards do not always allow the same protections as credit cards. If you fail to report unauthorized charges within a timely manner, you could be held liable for the charges.

- If you report an ATM or debit card missing before it is used without your permission, your financial institution cannot hold you responsible for any unauthorized withdrawals.
- If you report your ATM or debit card lost or stolen within two business days of discovering the loss or theft, your liability is limited to $50.
- If you report your ATM or debit card lost or stolen after two business days, but within 60 days after a statement showing an unauthorized withdrawal, you can be liable for up to $500 of what a thief withdraws.
- If you wait more than 60 days, you could lose all the money that was taken from your account after the end of the 60 days and before you report the card missing.

Obtaining Credit Account Information

If unauthorized credit or financial accounts are detected during the inspection of the victim's credit report, those accounts should be immediately closed by the victim contacting the credit account holder. The victim should also provide the account holder with a verbal and written request for information concerning the unauthorized account.

Information about the account is available to victims of identity theft at no charge under Section 609(e) of the Fair Credit Reporting Act (15 U.S.C. § 1681(g)). The attached form can be used as guide to making requests for information about the accounts, which will benefit the identity theft victim in clearing related credit problems and the same information may provide investigative leads to law enforcement officers for additional research.

Contact ID Theft Clearinghouse at the Federal Trade Commission

The FTC is the federal clearinghouse for complaints by victims of identity theft. Although the FTC does not have the authority to bring criminal cases, the Commission assists victims of identity theft. Call the Counselors to report the theft; they will take the complaint and give advice on how to deal with the credit-related problems that could result from ID theft. The Identity Theft Website gives consumer's one place to report the theft to the federal government and receive helpful information.

1-877-ID-THEFT (1-877-438-4338)
www.ftc.gov/bcp/edu/microsites/idtheft

Identity Theft Clearinghouse
Federal Trade Commission
600 Pennsylvania Ave, NW
Washington, DC 20580

Other Helpful Resources

US Postal Service

Contact your local office of the US Postal Inspection Service at postalinspectors.uspis.gov if you suspect that an identity thief has submitted a change-of-address form with the Post Office to redirect your mail, or has used the mail to commit frauds involving your identity.

Social Security Administration

Contact the Social Security Administration at www.ssa.gov (SSA Fraud Hotline: 800-269-0271) with any allegations that involve the following:

- Buying and selling of counterfeit or legitimate SSN cards.

- Misuse involving people with links to terrorist groups or activities.
- Misuse of an SSN by someone else to obtain Social Security benefits.

Internal Revenue Service

Information about the Internal Revenue Service (IRS) can be located at www.irs.treas.gov

If your tax records are not currently affected by identity theft, but you believe you may be at risk due to a lost/stolen purse or wallet, questionable credit card activity or credit report, etc., contact the IRS Identity Protection Specialized Unit at 1-800-908-4490.

If you suspect the improper use of identification information in connection with tax violations contact the IRS Tax Fraud Referral Hotline at 1-800-829-0433.

If you receive a notice from IRS, respond immediately. If you believe someone may have used your SSN fraudulently, please notify IRS immediately by responding to the name and number printed on the notice or letter. You will need to fill out the IRS Identity Theft Affidavit, Form 14039.

US Department of Justice (DOJ)

Contact the DOJ at
http://www.usdoj.gov/criminal/fraud/websites/idtheft.html

National Do Not Call Registry

By placing your number in the National Do Not Call Registry an individual will not receive unsolicited telemarketing phone calls except in certain cases. By limiting your contact with telemarketers you have less of a chance of your personal information being sold to a larger data warehouse. To place your number on the National Do Not Call Registry fill out the form located at https://www.donotcall.gov

Prescreened Credit Card and Insurance Offers

By opting out of pre-screened credit card and insurance offers an individual will no longer receive these offers through the mail. Your personal information is obtained by these companies through the three major credit reporting agencies. The receipt of these offers through the mail may lead to identity theft if someone were to steal your mail

and respond to the offer. Also, many times these offers contain a significant amount of personal information that you would not want in the public domain.

You can "opt-out" of these offers by filling out the form located at https://www.optoutprescreen.com or by calling 1-888-5-OPTOUT (1-888-567-8688).

Direct Marketing Association Opt Out Service

The Direct Marketing Association is the largest trade association of marketers in the United States. They provide marketing services for companies through both standard mail and email. By limiting your contact with these companies you reduce the risk of your personal data being sold to third party data brokers. An individual can "opt-out" of these services by filling out the forms at http://www.dmachoice.org. You will still receive marketing material from companies that you do business with.

The Direct Marketing Association's website is located at www.the-dma.org and they can be contacted by standard mail at Direct Marketing Association, P. O. Box 643, Carmel, NY 10512.

Bank Financial Institutions Opt-Out

Banks and financial institutions typically provide your personal data to non-affiliated companies for the purpose of marketing and other services such as data brokers. The ability to "opt-out" of such services is dependent on the privacy terms of an individual's bank or financial institution (including credit cards). Review your banks privacy policy and contact them to obtain more information on their particular "opt-out" procedure.

Data Broker Opt-Out

Data brokers are one of the easiest methods available in which individuals have obtained personal information on members of the service. Each company has a specific method to opt-out, and most provide specialized "opt-out" services for law enforcement personnel when the request is submitted on official department letter head. However, there are data brokers that provide no "opt-out" services.

•LexisNexis, Accurint, KnowX:
http://www.lexisnexis.com/privacy/for-consumers/opt-out-of-lexisnexis.aspx

•Intelius, USSearch, related companies:
Mail your request to the following address: Consumer Affairs, PO Box 808 Bothell, WA 98041-0808. Include the statement "Opt Out of Intelius, USSearch and all affiliated companies and databases."

•PeopleSmart:
www.peoplesmart.com/?_act=optoutpolicy

•Acxiom.com:
www.acxiom.com/about_us/privacy/consumer_information/consumer_choices/Pages/ConsumerChoices.aspx

•MyLife.com:
To request that a Member Profile or Public Profile be deleted, please contact Customer Care at 1-888-704-1900 or contact us by email at privacy@mylife.com.

•Zabasearch.com:
http://www.zabasearch.com/block_records/

•Spokeo:
http://www.spokeo.com/privacy

•BeenVerified.com:
http://blog.beenverified.com/2012/01/25/opting-out-of-beenverified/

•Peekyou.com: http://www.peekyou.com/about/contact/optout/

•PeopleFinders.com: http://www.peoplefinders.com/optout-form.pdf

•PeopleLookup.com: In order for PeopleLookup to suppress or opt out your personal information from appearing on our Website, we need to verify your identity. To do this, we require faxed proof of identity. Proof of identity can be a state issued ID card or driver's license. If you are faxing a copy of your driver's license, we require that you cross out the photo and the driver's license number. We only need to see the name, address and date of birth. We will only use this information to process your opt out request. Please fax to 425-974-6194 and allow 7 to 14 days to process your request.

•PeopleSmart.com: http://www.peoplesmart.com/opt-out

•PrivateEye.com: secure.privateeye.com/help/default.aspx#26

•Whitepages.com: www.whitepages.com/privacy_central#6

•USA-People-Search.com: www.usa-people-search.com/optout-form.pdf

•Spoke.com: www.spoke.com/resources/privacy.jsp

•Radaris.com: radaris.com/removal/

•Addresses.com: www.addresses.com/optout.php

•The above list is not a complete list. The following sites also act as data brokers:

•Ameridex.com
•Anywho.com
•Archives.com
•Brbpub.com
•Dexknows.com
•Dogpile.com
•DoNotCall.gov
•Emailfinder.com
•Freephonetracer.com
•Infospace.com
•Lycos.com
•Merlindata.com
•Metacrawler.com
•Phonebook.com
•Phonedetective.com
•Phonenumber.com
•Rapleaf.com
•Superpages.com
•Switchboard.com
•Whitepages.com
•Whowhere.com
•Yellowpages.com
•Zoominfo.com

Additional Helpful Resources

The Privacy Rights Clearinghouse - Identity Theft Resources at http://www.privacyrights.org/identity.htm

•National Fraud Information Center at http://www.fraud.org or their Hotline 800-876-7060.

•Identity Theft Resource Center at www.idtheftcenter.org or call 888-400-5530, a non-profit organization with helpful information for the ID Theft victims.

•Remove your e-mail address from many national direct e-mail lists: http://www.dmaconsumers.org/consumers/optoutform_emps.shtml

•ITAC (ID Theft Assistance Center), www.identitytheftassistance.org

•National Crime Prevention Council: www.ncpc.org

•Better Business Bureau: www.bbb.org

•To resolve problems with a mail order company, write to:
Mail Order Action Line
1111 19th Street, N.W., Suite 1100
Washington, DC 20036

•For information about Fake Check Scams, contact the National Consumers League website concerning this type of fraud at: www.fakechecks.org. The National Consumers League is a not for profit consumer advocacy group.

National Consumers League
1701 K Street, Suite 1200
Washington, DC 20006
202-835-0747