

New York State's Security Freeze Law

A state law allows you to place a security freeze on your credit information to further protect yourself from identity theft.

A security freeze prevents your credit information from being released without your consent. If you freeze your credit files, outside parties would be unable to view them without your approval, which is given by using a special PIN number. Since banks and credit agencies usually do not issue new loans, credit, or mortgages without first viewing the applicant's credit history, the security freeze prevents identity thieves from using your name to obtain these services, even if they have your social security number.

If you would like to place a security freeze on your credit information, send a certified or overnight letter (U.S. Postal Service) with your name, address, social security number, and date of birth to each of the three major credit bureaus.

Equifax Security Freeze, P.O. Box 105788
Atlanta, Georgia, 30348

Experian Security Freeze, P.O. Box 9554
Allen, Texas, 75013

Trans Union Security Freeze, P.O. Box 6790,
Fullerton, California, 92834-6790

You can also request a security freeze over the phone or through the Internet:

Equifax: 1-800-349-9960
www.freeze.equifax.com

Experian: 1-888-397-3742
www.experian.com/freeze/center.html

TransUnion: 1-888-909-8872
www.transunion.com/securityfreeze

Dear Friend,



Identity theft, America's fastest-growing crime, is a violation of privacy that can have terrible consequences for unsuspecting victims. It is truly the dark side of the electronic age. The

Federal Trade Commission estimates that as many as 9 million Americans have their identities stolen each year. The actual number of identity theft victims and their total losses are impossible to pin down, because many are unaware that they have been victimized.

Due to the availability of information in computer databases; increased use of credit, debit and ATM cards; and the growth of Internet commerce, identity theft has become the number one financial and consumer crime of the information age, causing individuals to lose their good financial standing and credit ratings.

I have prepared this brochure to help you learn more about how these thieves operate, how you can protect yourself, and what you can do if you become a victim.

I hope this information helps you protect your good name and finances from identity thieves. As always, if I can be of assistance in any way, please don't hesitate to contact me.

Sincerely,

A handwritten signature in black ink that reads "Andrew Lanza".

Senator Andrew Lanza
24th Senate District

Questions? Concerns?
Please contact me:

DISTRICT OFFICE:
3845 Richmond Ave.
Suite 2A
Staten Island, New York 10312
(718) 984-4073

ALBANY OFFICE:
915 Legislative Office Building
Albany, New York 12247
(518) 455-3215
lanza.nysenate.gov
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Special Report to Consumers PROTECT YOURSELF FROM IDENTITY THEFT



IMPORTANT INFORMATION FROM



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IDENTITY THEFT: PROTECT YOURSELF!

Over the last decade, identity theft has been causing ever-increasing problems for many people across the United States. Identity theft occurs when someone obtains personal information about you—such as your Social Security number, credit card, or bank account numbers—and uses it to obtain credit cards, clear out your checking account, or otherwise illegally conduct business in your name.

While you may not be able to completely protect yourself against identity theft, there are ways to minimize your risk. Learn how identity thieves operate, and make a conscious effort to safeguard your personal information. Below are some tips that may help you understand identity theft and protect yourself against it.

How do identity thieves get personal information about their victims?

To obtain information, thieves can:

- ▶ Steal your wallet or purse to obtain credit cards and other personal information, or steal mail out of your mailbox;
- ▶ Rummage through your trash at home or at work looking for bank statements, credit card bills, or other correspondence containing personal information;
- ▶ Obtain personal credit reports by posing as landlords, employers or others who might need this information about you or have a legal right to obtain it;
- ▶ Use personal information you share on the Internet; or
- ▶ Pay off “inside sources”—such as unscrupulous store employees—to get copies of any applications you submit for goods, services or credit.

How do identity thieves use this information?

Identity thieves may:

- ▶ Open up new credit card accounts, bank accounts, auto loans, or telephone service accounts in your name, and then write bad checks and/or refuse to pay the bills;
- ▶ Contact your credit card company, posing as you, and change the mailing address for your bills—so you might not immediately notice any problems with your statement;
- ▶ Use your Social Security number to work or apply for a job.

Sometimes, to add insult to injury, identity thieves may even file for bankruptcy in your name to avoid paying debts that they’ve incurred on your behalf.

How can I protect myself?

There are a number of steps you can take. For example:

- ▶ Don’t give out personal information without asking how it will be used and whether it will be given to others. Ask if you can keep the information confidential.
- ▶ Pay close attention to your billing cycles, and contact your creditors if your statements don’t arrive on time. A pattern of missing statements could mean that an identity thief has changed the mailing address for your account.
- ▶ Promptly remove incoming correspondence from your mailbox and use post office collection boxes or your local post office for outgoing mail. If you are going away, call your post office to put a hold on your mail.
- ▶ Don’t give out personal information by phone, mail, or over the Internet unless you initiate the contact or know who you’re dealing with. For example, if someone claiming to be from your bank calls to “update” your account information, don’t answer the questions. Call your bank yourself and find out if the inquiry is legitimate.
- ▶ Shred or otherwise completely destroy charge card receipts, outdated credit cards, insurance forms, medical statements, banking information, credit offers, and other statements containing personal information before you throw them away.
- ▶ Only give out your Social Security number (SSN) when absolutely necessary. Ask why your SSN is needed, how it will be used, what law requires you to provide it, and what will happen if you refuse to disclose it. (Your employer and financial institutions will need your SSN

for wage and tax reporting purposes. Some private businesses may ask for it in order to perform a credit check, and some may refuse to provide services if you do not disclose your SSN. It’s up to you to decide whether to share it.)

- ▶ Every year, order free copies of your credit report from the three major credit reporting agencies listed opposite this page, and review them carefully to ensure that the records are accurate and don’t include any unauthorized transactions. (Note: credit bureaus can charge up to \$9 for a copy of your credit report.)

Free Credit Reports

Federal law allows you to obtain one free copy of your credit report every twelve months from each of the three nationwide credit bureaus (Equifax, Experian, and TransUnion).

A credit report is an important record of an individual’s finances, and is used by creditors, insurers, and other businesses when determining applications for things like credit, insurance, loans, and mortgages. It is vitally important that you review this information to ensure that there are no inaccuracies.

Reviewing your credit history is one of the best ways to protect yourself from identity theft, so please make sure you take advantage of this opportunity.

You can order your free credit report in any of the following ways:

- ▶ By phone: call 1-877-322-8228.
- ▶ On the Web: www.annualcreditreport.com.
- ▶ By contacting the three nationwide credit bureaus directly.

If You Become a Victim of Identity Theft

If you become a victim, call 1-877-ID-THEFT to get a copy of the Federal Trade Commission’s ID Theft Affidavit form. This affidavit will help you report information to many companies using just one standard form, simplifying the process.

It is also important to report the fraud to the following organizations:

1. Each of the three national credit bureaus. Ask each agency to place a “fraud alert” on your credit report, and send you a copy of your credit file.
2. The fraud department at each creditor, bank, or utility/service that provided the identity thief with unauthorized credit, goods or services.
3. Your local police department. Ask the officer to take a report and give you a copy of the report. Sending a copy of your police report to financial institutions can speed up the process of absolving you of wrongful debts or removing inaccurate information from your credit reports. If you can’t get a copy, at least get the number of the report.
4. The Federal Trade Commission, which maintains the Identity Theft Data Clearinghouse and provides information to identity theft victims. You can visit www.ftc.gov/idtheft or call toll-free 1-877-ID-THEFT (1-877-438-4338).
5. Contact the Office of the New York State Attorney General’s Consumer Helpline at 1-800-771-7755, or visit their website at www.ag.ny.gov

Credit Bureaus

Equifax - www.equifax.com

To order your report, call:

1-800-685-1111

To report fraud, call:

1-800-525-6285

Experian - www.experian.com

To order your report, call:

1-888-397-3742

To report fraud, call:

1-888-397-3742

TransUnion - www.transunion.com

To order your report, call:

1-800-888-4213

To report fraud, call:

1-800-680-7289

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