



NEW YORK STATE SENATOR

Charles J. Fuschillo Jr.

Senator Fuschillo Reminds Residents to Protect Themselves from ID Theft

CHARLES J. FUSCHILLO JR. January 12, 2012

| ISSUE: **CONSUMER PROTECTION**

With identity theft ranking as the number one consumer fraud complaint, affecting 9 million people nationwide, Senator Fuschillo is reminding residents about steps they can take to protect themselves from identity thieves and scams.

“Identity thieves can create serious financial problems that can take victims weeks, months, or even years to recover from. Following a few simple steps can help consumers better protect themselves and their private information from ID thieves and consumer scams,” said Senator Fuschillo, who has authored several anti-identity theft laws.

Senator Fuschillo offered residents the following tips from the New York State Division of Consumer Protection and the Federal Trade Commission to prevent ID theft:

- * Shred all documents containing personal or financial information before disposing of them. This helps protect against “dumpster diving,” where ID thieves go through garbage to find documents with important personal or financial information.
- * Do not carry around your social security or give the number out unless it’s absolutely necessary.

* Don't give out personal information over the phone, through the mail, or over the Internet unless you know who you are dealing with.

* Regularly Check Your Credit Report. Consumers are entitled to one free copy of their credit report each year from each of the three major credit bureaus. Regularly checking your credit report can help you uncover and report inaccurate information or fraudulent activity more quickly. Knowing what's in your credit report will enable you to act quickly to minimize the damage. Free credit reports can be requested online by visiting www.annualcreditreport.com or by calling 1-877-322-8228.

* Don't reply to emails, texts, or pop-ups that ask for your personal or financial information. Don't click on links within them either, even if the message seems to be from an organization you trust. These are often "phishing scams" where identity thieves try use official looking emails and websites to trick consumers into offering their private information. Only provide personal or financial information through an organization's website if you typed in the web address yourself and you see signals that the site is secure (like a URL that begins "https").

* Spot the warning signs. If you receive bills for purchases you never made, collection notices for debts you did not incur, or are denied credit for no apparent reason, your identity may have been compromised.

If you become a victim of ID theft:

* Immediately report it to the fraud division of the three major credit bureaus and ask that a fraud alert to be put on your credit file.

- Experian 888-397-3742

- Equifax 800-525-6285

- TransUnion 800-680-7289

Additionally, contact the fraud bureaus of each company that was charged without your approval. Immediately close any accounts that have been tampered with and open new accounts.

* Request a free copy of your credit report and review it for inaccuracies.

* File a complaint with the Federal Trade Commission (toll free 1-877-ID-THEFT) as well as obtain a police report from the local police department which documents that you are an identity theft victim. New York State law requires police departments to take a report and give you a free copy. Obtaining a police report will help you obtain receipts and transaction records from stores, credit card companies, and other businesses used by the ID thief, as well as improve your chances of obtaining restitution if the case is prosecuted.

* Consider placing a security freeze on your credit information with each of the three major credit bureaus. A security freeze prevents outside parties from viewing your credit files without your approval. Since banks and credit agencies usually do not issue new loans, credits, or mortgages without viewing the applicant's credit history, the freeze prevents an ID thief from using your name to obtain these services, even if they have your social security number. Senator Fuschillo is the author of New York State's security freeze law.

You can request a security freeze online or by phone:

[Experian Security Freeze online](#) / 1-88-397-3742

[Equifax Security Freeze online](#) / 1-800-349-9960

[TransUnion Security Freeze online](#) / 1-888-909-8972

You can also request a security freeze by sending a certified or overnight letter (US Postal Service) with your name, address, social security number, and date of birth to each of the three major credit bureaus:

-Equifax Security Freeze, PO Box 105788, Atlanta, Georgia, 30348

- Experian Security Freeze, PO Box 9554, Allen, Texas, 75013

- TransUnion Security Freeze, PO Box 6790, Fullerton, California, 92834-6790

[Click here for sample letters requesting a security freeze to the credit bureaus](#)