



NEW YORK STATE SENATOR

George Winner

Be Aware Of Identity Theft

GEORGE WINNER

PROTECT YOURSELF FROM ID THEFT

It's not just pickpockets who steal your credit cards and money anymore. Advances in computer technology have made it possible for ID thieves to ruin your credit and tarnish your good name. Below are tips to protect you and your family this holiday season.

DOs

DO guard your computer password and use only secure lines to transmit financial information via the Internet. Look for an unbroken key or lock in the corner of your computer screen to signify a secure connection.

DO ask why a merchant needs private information, how it will be used and secured, and whether it will be shared with others. Ask if you can choose to have it kept confidential.

DO know the privacy policies of businesses with which you deal and Web sites that you visit.

DO register for NYS's "Do Not Call" Registry to reduce the possibility of telemarketing fraud.

DO talk about privacy concerns with your children. Everyone should understand the importance of protecting personal information.

DO ask about information security procedures in your workplace. Find out who has access to your personal information and verify that records are kept in a secure location. Ask about the disposal procedures for those records as well.

DO guard your mail and trash from theft. Promptly remove mail from your mailbox and deposit outgoing mail in official post office boxes. Tear or shred documents that contain personal information before depositing in the trash.

DON'Ts

DON'T give credit card, debit card or bank account information over the Internet or phone, unless you've initiated the contact and/or you are dealing with an established business that you know.

DON'T give your Social Security number (SSN) to anyone, except your employer, government agencies, lenders and credit bureaus. It's all a privacy pirate needs to steal your identity; also, don't carry your SSN card.

DON'T provide personal information to merchants or sales clerks that isn't required.

DON'T reply to "spam," which is unwanted e-mail messages that clutter up your computer in-box and slow your connection to the Internet. That tells a spammer that your e-mail

address is active. Instead, notify your Internet provider of the offender.

DON'T use obvious, easy-to-guess passwords on your credit card, bank and phone accounts. Avoid using your mother's maiden name, your birth date or the last four digits of your SSN.

ONLINE SHOPPING TIPS

- Use a secure Web site and browser

Look for the "https" in the web site address or a closed lock or unbroken key icon on your status bar. Also, use the latest available version of the Internet browser to ensure that it complies with security standards such as Secure Sockets Layer (SSL). This technology scrambles your purchase and financial information.

- Read the privacy policy of the Web site

This will help you to determine whether and how your personal information, such as your e-mail address and other identifying information, will be used or shared with others.

Determine what security features are in place so that any personal information cannot be obtained and used fraudulently.

- Credit cards offer additional protection in case of a dispute

Generally, you are liable for the first \$50 in charges, but some companies offer an online shopping guarantee that ensures you are not held liable for any unauthorized charges.

- Always keep a record of your online transactions

Print a copy of your purchase order and confirmation from the Web site. If the company sends you an e-mail confirmation, you should retain it until you have resolved any concerns regarding your purchase.

SECURITY FREEZE LAW

NYS law now gives residents another weapon in the fight against identity theft by allowing you to place a security freeze on your credit files. A security freeze prevents your credit information from being released without your consent.

With a “freeze,” outside parties would be unable to view your credit files without your approval. 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 an identity thief from using your name to obtain these services, even if they have your Social Security number.

To place a security freeze on your credit files, you must send a certified or overnight letter with your name, address, Social Security number, and date of birth to each of the three major credit bureaus at the addresses listed below.

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

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

- Trans Union Security Freeze, PO Box 6790,
Fullerton, California, 92834-6790

For additional information, including frequently asked questions and sample letters to send to the credit bureaus, visit the web site of the New York State [Consumer Protection Board](#).

REVIEW YOUR CREDIT REPORT

You are entitled to receive a free copy of your credit report once every 12 months from each of the three nationwide consumer credit reporting companies (listed below). Consumers sometimes find out that they're victims of identity theft when they try to make a major purchase and discover unfavorable information in their credit reports.

Legitimate loans can be denied or delayed while the credit mess is straightened out. Knowing what's in your credit report allows you to fix problems before they jeopardize a major financial transaction.

Credit Bureaus

Equifax (www.equifax.com) — To order your report, call 1-800-685-1111 or write:

P.O. Box 740241
Atlanta, GA 30374-0241

To report fraud, call: 1-800-525-6285 and write:

P.O. Box 740241
Atlanta, GA 30374-0241

Experian (www.experian.com) — To order your report, call 1-888-EXPERIAN (397-3742) or write:

P.O. Box 2104
Allen, TX 75013

To report fraud, call: 1-888-EXPERIAN (397-3742) and write:

P.O. Box 9532
Allen, TX 75013

TransUnion (www.transunion.com) —

To order your report, call 1-800-916-8800 or write:

P.O. Box 1000
Chester, PA 19022

To report fraud, call 1-800-680-7289 and write:

Fraud Victim Assistance Division,
P.O. Box 6790
Fullerton, CA 92834

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 (listed at left). 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. [Click here](#) or call toll-free 1-877-ID-THEFT (1-877-438-4338).