

Simple Safeguards: Preventing Identity Theft



Presented by Retired
FBI Special Agent
Jeff Lanza

1. Protect Your Personal Information

- ✓ Don't carry your social security card.
- ✓ If asked to provide it – ask the person what law requires you to give your number and what happens if you refuse.

2. Protect Your Documents

- ✓ Shred your confidential trash with a cross-cut or diamond cut shredder.
- ✓ Don't leave outgoing mail with personal information in your mailbox for pick-up.

3. Be Vigilant Against Tricks

- ✓ Never provide personal information to anyone in response to an unsolicited request.
- ✓ Never reply to unsolicited e-mails from unknown senders or their attachments.

4. Protect Your Communications

- ✓ Make sure you have updated security software on your home computer.
- ✓ Don't conduct sensitive transactions on a computer that is not under your control.
- ✓ If you have wireless internet, make sure it is password protected.

5. Check Your Credit Report

- ✓ Order your credit reports at least three times per year (free).
- ✓ Check financial accounts often and investigate any unusual activity.

Credit Reporting Bureaus

Equifax: (800) 525-6285

P.O. Box 740241 Atlanta, GA 30374

Experian: (888) 397-3742

P.O. Box 9530 Allen, TX 75013

Trans Union: (800) 680-7289

P.O. Box 6790 Fullerton, CA 92834

- To place a **fraud alert** on your account with all three credit reporting agencies:
www.fraudalerts.equifax.com
- You are allowed 3 free reports each year; to order: On Web: www.annualcreditreport.com
By Phone: 1-877-322-8228

Terms to Understand:

1. **Fraud Alert:** Your credit file at all three credit reporting agencies is flagged and a potential lender should take steps to verify that you have authorized the request.

Inside Scoop: Fraud alerts only work if the merchant pays attention and takes steps to verify the identity of the applicant. They expire in 90 days unless you have been a victim of identity theft, in which case you can file an extended alert - it lasts for seven years.

2. **Credit Monitoring:** Your credit files are monitored by a third party - if activity occurs you are notified.

Inside Scoop: Talk to your insurance agent about what they offer. It is most likely the least expensive way to protect you and your family. You might consider www.debix.com – it has a comprehensive protection plan.

3. **Credit Freeze:** A total lockdown of new account activity in your name. This requires unfreezing before you can open an account.

Inside Scoop: A proven way to protect against identity theft. However, it can be cumbersome to start and stop. Credit freeze laws vary by state. To check your state go to: www.consumersunion.org

To remove your name from lists:

Mail - www.dmachoice.org; **Phone** - www.donotcall.gov

To stop preapproved credit card offers:

www.optoutprescreen.com or 1-888-5-OPTOUT (567-8688)

To hold your mail: www.usps.com

If a loved one dies:

- Send a copy of the death certificate to the three credit reporting agencies.
- Notify the Social Security Administration immediately.
- Don't mention a woman's maiden name or exact birth date in the obituary.

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Send me an E-mail to get my free newsletter

To Report Internet Fraud: www.ic3.gov

Key Numbers

FBI (202) 324-3000 or your local field office

FTC 1-877-IDTHEFT

Postal Inspection Service 1-877-876-2455

IRS 1-800-829-0433

Social Security Administration 1-800-269-0271