ID Fraud Prevention Tips

Consider the following:

- Check credit reports often and report inaccuracies.
- Place fraud alerts on your credit files.
- Shred all documents containing sensitive material.
- Secure your mail, both incoming (locked mailbox) and outgoing (Post Office secure mailbox).
- Never disclose personal information to an unsolicited phone call or email (Phishing & Other Scams).
- Check the validity of any business requesting your personal information and why the information is needed.
- On your computer, protect information with difficult to guess passwords and different passwords for different accounts.
- Beware of cell phones with camera's that can take pictures of checks, SSN, driver's license or credit cards.
- Remove or change your SSN from appearing on personal documents, such as driver's license or health insurance cards.
- Beware of depositing fraudulent checks; you're responsible for the funds deposited. Not all Cashier's checks are legitimate.
- Pick up new checks from your branch.
- If you lose cards, checks, your wallet, etc. cancel the accounts immediately "at customer's request".
- Opt out from Solicitation(s).
- Keep a list of your financial relationships, the account numbers, fraud hotlines, and passwords in a secure place for future reference.

Credit Reports: Under the FACT Act of 2003, all consumers have access to one free credit report per year from each main credit bureau – Equifax, Experian, and TransUnion. Access your free credit report by visiting www.annualcreditreport.com, or by calling 1-877-322-8228.

Fraud Alerts: Place a "90-day" fraud alert on each credit file by calling Equifax at 1-800-525-6285. The other main bureaus will be automatically notified. The alert requests you to be contacted before new credit is opened in your name.

Phishing: Involves Internet fraudsters who attempt to lure personal information, for example, account numbers, social security numbers, passwords, etc. from unsuspecting victims. No legitimate company will ask for personal information via email. Create new email, paste in phishing email text and send to: reportphishing@antiphishing.org

Opt out: You can "opt-out" of pre-approved credit card offers, stop telemarketing calls, and direct mail marketing.

Credit card offers:	1-888-5-OPTOUT
Telemarketing calls:	1-888-382-1222
Or visit:	www.donotcall.gov
Direct mail marketing:	www.the-dma.org/consumers/offmailinglist.html
Unsolicited Email:	www.dmaconsumers.org/offemaillist.html

Important Fraud Phone Numbers

Identity Fraud, Inc.:	**1-866-4ID-FRAUD**
Equifax:	**1-800-525-6285**
Experian:	**1-888-397-3742**
TransUnion:	**1-800-680-7289**

IDENTITY FRAUD INC.