



VSBSMLS SAILOR LEGAL READINESS SUPPORT

IDENTITY THEFT AVOIDANCE AND RESPONSE



Identity theft occurs when an unauthorized person uses your personal information to obtain goods or services in your name.

Minimize the risk of identity theft:

1. Safeguard credit cards and treat them like cash;
2. Reduce the number of credit cards you use and do not carry them all;
3. If a credit bill is late, call the creditor to ensure your mail has not been diverted to a new address;
4. Carefully review credit statements to confirm all charges are accurate;
5. Report billing errors and lost or stolen cards to your creditor immediately;
6. Never provide personal information over the telephone or internet unless you initiated the call;
7. Shred credit card offers, receipts, and other documents that display your personal information; and
8. Check your Credit report at least once a year for accuracy.

Minimize the damage, if you become a victim of identity theft, you should, keep a detailed record of all communications, including dates, names, and telephone numbers. Confirm conversations in writing, send correspondence by certified mail (return receipt requested), and keep copies of all letters and documents. Additionally you should:

1. Contact the consumer/credit bureau fraud units of the three major credit bureaus to report ID theft;
2. Request a fraud alert from one of the three U.S. credit reporting agencies;
3. Apply a security freeze to your credit files – you will have to contact each reporting company;
4. Inspect your credit reports – look for fraudulent accounts;
5. Get rid of fraudulent accounts- ask creditor to stop reporting fraudulent accounts; and
6. Contact the Federal Trade Commission (FTC) and file a complaint, www.ftc.gov, 877-438-4338

EQUIFAX:

(800) 525-6285 FRAUD REPORT
(800) 685-1111 CREDIT REPORT REQUEST;
WWW.EQUIFAX.COM
P.O. BOX 740250, ATLANTA, GA 30374-0250.

EXPERIAN:

(888) 397-3742 FRAUD REPORT
(888) 397-3742; CREDIT REPORT REQUEST
WWW.EXPERIAN.COM
P.O. BOX 949, ALLEN, TX 75013.

TRANS UNION:

(800) 680-7289 FRAUD REPORT
(800) 916-8800 CREDIT REPORT REQUEST;
WWW.TUC.COM
P.O. BOX 6790, FULLERTON, CA 92634.