



CONSUMER CREDIT NATIONWIDE

1-800 DEBT HELP ■ 800debthelp.com

Helping you take control of your debt

IDENTITY THEFT... Protect yourself

If you feel that you have been a victim of fraud there are a few steps to control any damage that may result.

Place an alert on your credit report.

An Alert is a precaution. When an alert is placed on your report, a caution flag will appear if someone applies for credit in your name. This tells the lender that you are potentially a victim of fraud and they should be sure that they positively identify the applicant. Call **800-680-7289** to place an alert. An automated system will require you to enter in personal information, i.e. name, social security number and mailing address. This information is shared with all three major credit-reporting agencies and an alert is then placed on all three of your reports for 90 days. Typically if damage is going to happen, it will happen within that time frame. You can call and place another alert when the 90 days expires if you think you are still at risk. TransUnion will send you a letter verifying the alert and provide you with a phone number to reach a representative if you have additional questions.

Order a copy of your credit report from the three major credit-reporting agencies.

It is suggested to order a copy of your reports at the time you have discovered the potential fraud as well as when the 90 days has expired. To do so, go to www.annualcreditreport.com

Monitor your checking and savings accounts as well as credit card accounts.

If you don't have the capability to monitor those accounts, for example on-line, then contact your banking institutions and advise them of the potential fraud

For additional information, you may contact TransUnion at www.transunion.com or Identity Resource Center at www.idtheftcenter.org

Nine Steps to prevent identity fraud

- Watch your mail for missing statements or bills
- Carry the minimum amount of credit cards with you
- Don't include your social security number on your driver's license
- Destroy documents before discarding, preferably by shredding
- Check your credit report regularly
- Keep a record of credit and bank information in a safe place
- Don't give your personal information over the phone or the internet
- Balance your checkbook regularly and watch for skipped check numbers or unfamiliar amounts
- Stay alert and act immediately if you become suspicious.