

CONSUMER ADVISORY

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By Attorney General Tom Miller

ID Theft: Prevent & Protect

Whether it's a computer hacker who steals personal information through the Internet, or a thief who steals it the old-fashioned way, someone can use that information to commit fraud and steal your identity. Criminals can use the information to obtain goods or services, obtain bogus government documents, or even get a job, all under your name.

- **Protect your Social Security number!** Avoid using your Social Security number as a personal identifier whenever possible. Don't write it on a check, and avoid carrying the number in your wallet or purse.
- **Never give your credit card, bank account, or Social Security numbers over the phone unless YOU initiate the call,** and check out the business. Don't give financial or personal information on sweepstakes entries, prize offers, or warranty and rebate cards.
- **Check your monthly billing statements and annual credit reports.** On your credit card bill, check for unauthorized charges. Check your credit report for errors or anything unusual. You are entitled to a free annual credit report from each of the three national credit bureaus. Go to www.AnnualCreditReport.com, call toll-free at 1-877-322-8228, or write to *Annual Credit Report Request Service*, P.O. Box 105281, Atlanta, GA 30348. (Beware of "look-alike" websites that *charge* you for your credit report. Also, your credit report does not include your "credit score," which is available for a small fee directly from the credit reporting companies.)
- **Consider placing a "freeze" on your credit reports.** A credit freeze prevents identity thieves, third parties and potential creditors from accessing information on your credit reports without your approval. There is a one-time \$10 fee per credit report. A freeze will not lower your credit score.
- **"Opt out!" Tell companies not to share or sell your information.** *First*, when you receive the annual "privacy notice" from your financial institutions, fill out the form and tell them not to share or sell your information. *Second*, ask the three credit reporting companies not to give your name to solicitors. (They sell lists to credit card marketers, for example.) Go to www.OptOutPrescreen.com, or call 1-888-567-8688 to remove your name from the lists they market. You may ask to be removed for five years, or permanently.
- **Register for the National Do Not Call Registry.** Call 1-888-382-1222 from the phone you wish to register, or go to www.DoNotCall.gov. Also, tell telephone solicitors not to call you again, and to put you on *their* do-not-call list. By law, they should not call you again.

For information on *preventing* and *dealing with* identity theft, go to www.IowaAttorneyGeneral.gov, or call 515-281-5926 (Des Moines metro), or toll-free at 1-888-777-4590 (outside of the Des Moines area). Or write to the Attorney General's Consumer Protection Division, Des Moines, IA 50319. See also: www.FTC.gov/idtheft and www.PrivacyRights.org.