



“Make the time to learn about preventing identity theft. It’s worth it to take some steps to protect yourself.”

Protect yourself against identity theft.

One way is to take preventive steps before there’s a problem, and if your identity is stolen, you may limit the problems by acting quickly. Here are some tips.

Prevention requires good habits.

You probably have your Social Security Number memorized, so leave the card at home in a secure place. Also be cautious about giving out and disposing of personal information. Shredding papers you don’t need in a cross-cut shredder is an excellent choice.

You can decrease your risk of being victimized by reducing the number of credit cards you have and never carrying more than you need.

When you write checks use a pen with indelible ink and only mail them from a secure place. It’s also a good idea to make photocopies of both sides of your credit cards and other information and then keep this in a safe place.

You may also want to take advantage of protection services offered by your bank or other organizations.

The sooner you know there’s a problem the easier it is to fix.

Get in the habit of reconciling your financial accounts often. One of the easiest ways to do this is by reviewing balances and transactions online. Or call frequently for this information. Also review credit card statements to make sure every transaction is authorized.

Monitoring credit reports provides another early warning signal. You can take advantage of the free credit reports offered by the three companies listed in

this brochure. By signing up with each of the companies and staggering the reports, you can get one free every four months. There are also credit watch services that will report directly to you for a fee.

Suggested steps to take if you are a victim of identity theft:

- 1. Immediately call your credit card companies.**
Tell them the situation and ask where you can send them a copy of the police report.
- 2. Call the police and report the incident.**
(When you get the police report you’ll want to make several copies.) Then you need to complete a Federal Trade Commission (FTC) ID Theft Affidavit and an FTC report. See the contact information on the next page for an easy way to get these forms.
- 3. Call your bank.** They can assist with check processing and place an alert on your Driver’s License and Social Security Number.
- 4. Call the fraud units of the credit reporting agencies:** Experian, Transunion and Equifax. Their contact information follows on page two of this brochure.

You should keep a log of your communications with all companies and institutions including names, dates and times.

Identity theft is the illegal use of one’s personal information by others.



The FTC Affidavit is extremely important.

To minimize damages for any of the debts run up by the identity thief, you need to supply proof that you didn't authorize any accounts that were opened or debts that were created in your name. The FTC Theft Affidavit helps accomplish this. Although many companies accept this, others require more or different forms. Any company where a new account was opened in your name will need this information. It will enable them to investigate the fraud and process your claim. If someone made unauthorized charges to an existing account, call the company for instructions.

When you send the affidavit to companies, make sure you send copies, not originals, of supporting documents such as your driver's license or police report.

Many creditors request that you send the affidavit within two weeks. Delays could slow the investigation.

Keep this contact information handy.

**Federal Trade Commission
ID Theft Line and Websites:**

1-877-438-4338

www.consumer.gov/idtheft/

www.ftc.gov

Social Security Administration Fraud Line:

1-800-269-0271

Credit Reporting Agencies:

Equifax: 1-800-525-6285; www.equifax.com

Experian: 1-888-397-3742; www.experian.com

TransUnion: 1-800-680-7289; www.transunion.com

Having access to a computer makes it a lot easier to get help and to fill out Federal Trade Commission forms.

**For more helpful consumer information,
please visit our Website www.safeco.com**