

PREVENTATIVE ACTIONS

- * **Don't put your Drivers License number on your checks.** This makes it easy to get a false ID made.
- * **Keep all credit card receipts safe.** Many criminals use these numbers off receipts to defraud.
- * **Shred credit card offers you get in the mail.** Thieves steal mail and trash to get this information.
- * **NEVER give your credit card number out to someone calling YOU.** Make charges only when YOU call, and remember, card fraud investigators will never call and ask for your number and expiration date.
- * **Promptly remove mail from your mailbox after delivery.**



- * **Deposit outgoing mail in post office collection mailboxes or at your local post office.**
- * **Empty your wallet of extra credit cards & ID's, & cancel the ones you do not use & maintain a list of the ones you do.**
- * **Memorize your Social Security number and all of your passwords.**
- * **Sign all new credit cards upon receipt.**
- * **Save all credit card receipts and match them against your monthly bills.**

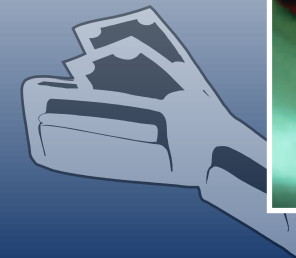
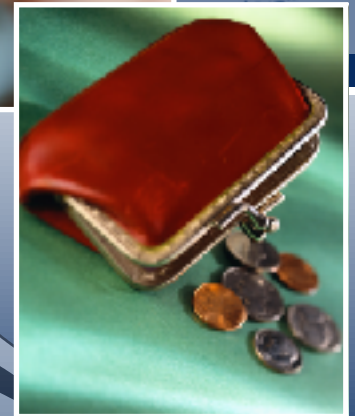
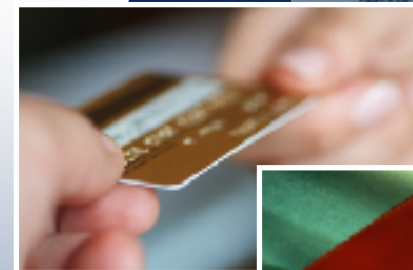
THE GOOD NEWS:

You are not responsible for monetary losses. The banks & credit card companies must refund your money losses (if any), although they may hold your money while they are conducting an investigation.



Protect Your ID

What to do when your purse/wallet is stolen



CHECKLIST FOR THEFT OF PURSE/WALLET

- * **Keys:**
Change or re-key locks that need to be changed for your protection.
- * **Checks/Credit Cards:**
Notify your bank ASAP! Was your PIN number with the cash card? Next, call the three reporting bureaus to report the loss and ask them to put a **FRAUD ALERT** on your account so no new credit will be issued without contacting you.

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

TransUnion: 1-800-680-7289
www.tuc.com

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



- * **Social Security Card:**
Call the Social Security Administration **FRAUD HOTLINE** to notify them of the loss and get information on how to get a duplicate card.

S.S.A Fraud Hotline:
1-800-269-0271 www.ssa.gov

- * **Driver's License:**
Contact the State within 48 hours and apply for a new license: (651) 296-6911

- * **Health Insurance Cards:**
These may contain your social security number.

- * **Employment ID Badges:**
Notify business ASAP.

- * **Cellular Phones:**
Contact carrier and deactivate the service.

- * **Calling Cards:**
Any cards that charge to your home phone number should be cancelled.



- * **Passport, Student, Military ID:**
They often have your social security information and other personal information.
- * **Check Incoming Mail:**
Report anything suspicious related to your loss

Other Sources for Advice and Information:

- * **Federal Government Info. Center:**
1-800-688-9889

- * **F.B.I.:**
www.fbi.gov

- * **Privacy Rights Clearinghouse:**
www.privacyrights.org/identity.htm

- * **Internet Fraud Complaint Center:**
www.ifccfbi.gov

- * **Federal Trade Commission:**
www.ftc.gov

- * **Fraud Defense Network:**
www.frauddefense.com

- * **SCAMWATCH:**
www.scamwatch.com

