

For Your Information



Protect Yourself From Identity Theft

Ellenville Retirees Association members and guests had the opportunity to hear about useful consumer advice from Jonathan VanVlack (photo, right), Ulster County Consumer Affairs Director. Held at *Soyuzivka* in Kerhonkson, the October 5th luncheon (photo, above) was the first official event of the new membership organization, comprised of retirees of *Ellenville Central School*.

Mr. VanVlack's remarks, which covered Internet scams and new versions of old frauds, focused on Credit and other Identity Theft, made more frightening by the explosion of electronic databases and the internet. The following material was provided to the audience, and is reproduced here for your edification.

TEN WAYS TO PROTECT YOURSELF FROM CREDIT IDENTITY THEFT

Ulster County District Attorney's Consumer Fraud Bureau
Donald A. Williams, District Attorney
Jonathan VanVlack, Consumer Affairs Director

Prevention is the first step in fighting identity theft. To minimize the risk of someone stealing your identity and the pain of cleaning up the aftermath, follow these guidelines:

1. Carry only the cards (credit and ID) that you need to have with you; file others in a safe place at home.
2. Sign your credit cards immediately.
3. Do not carry your social security card with you. Keep it in a secure, safe place.
4. Do not attach a pin number or social security number to any cards you carry with you.
5. Do not attach or write a pin number or social security number on anything you are going to discard (e.g. a receipt).
6. Shred any document that contains your credit card number before you discard it.
7. Check receipts to ensure you received your own and not someone else's.
8. Alert your card issuer if you do not receive your statements. Someone could have taken them from your mailbox and could be using your credit card number.
9. Do not give personal information or account numbers to anyone until you have confirmed the identity of the person requesting the information and verified that you need to provide them with the information.
10. Check your credit report regularly to monitor your credit profile and catch changes that can be the warning of identity theft, such as new account openings or changes to your address. Here are the major credit reporting firms: Equifax, PO Box 740241, Atlanta, GA 19064-0390, 1-800-766-0008; Experian, PO Box 2104, Allen, TX 75013, 1-888-397-3742; TransUnion, PO Box 390, Springfield, PA 30374-0241, 1-800-680-7289.

WHAT TO DO IF YOUR CREDIT IDENTITY IS STOLEN

1. For an existing account, contact the fraud department at each of the three major credit bureaus and report that your credit identity has been stolen. Have your information ready, i.e. your account numbers, security passwords. Be prepared to explain why you think your identity has been stolen. Place a Fraud Alert on your credit report.

For newly opened accounts, file a complaint with the FTC by calling the federal ID Theft Hotline at 1-877-ID-THEFT or reach them at <http://www.consumer.gov/idtheft/> by going online. Look for the affidavit that is good wherever you file your complaint.

2. For any accounts that have been fraudulently accessed or opened, contact the security department of each affected creditor or financial institution. Consider closing these accounts. Also, on any new accounts you open, consider using a password, but do not use your mother's



maiden name or previously used passwords. Place a Fraud Alert in your account files.

3. File a report with the FTC as noted above, but don't forget your local police department or the police where the identity theft took place. Retain a copy of the police report in case your bank, credit card company, or others need proof of the crime later.

For more info, advice, or assistance with this or any another consumer problem, call the Ulster County District Attorney's Consumer Fraud Bureau at 340-3260 or visit <http://www.co.ulster.ny.us/consumerfraud/index.html> or call one of the appropriate numbers on the next page. 

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