Always Safeguard Your Personal Information!

- Shred any and all documents that have your sensitive personal information on it.
- Do not give out your personal information to strangers on the phone, through the mail, or over the Internet.
- Store all of your personal information in a safe and secure place.
- Never use obvious passwords such as your date of birth, your mother's maiden name, or the last four digits of your Social Security number.
- Keep your Social Security number safe. You should never carry your Social Security card with you and should only give out your Social Security number when absolutely necessary. When possible, ask to use an alternative form of identification.
- Never click on links sent in unsolicited emails. If you believe that your bank, credit card company, etc. is trying to reach you, type in the known web address for that company instead.
- Your computer is an easy way to lose your identity so use firewalls, anti-spyware, and anti-virus software to protect your computer.

www.wvago.gov

Important Phone Numbers

West Virginia Attorney General's Office
Consumer Hotline - 1-800-368-8808
www.wvago.gov

Federal Trade Commission
1-877-438-4338
www.ftc.gov/idtheft

National "Do Not Call" Registry
1-888-382-1222
www.DoNotCall.gov

Opt Out of Credit Card Offers
1-888-567-8688

Place a "Fraud Alert" on Your Credit Reports
Experian - 1-888-397-3742
TransUnion - 1-800-680-7289
Equifax - 1-888-766-0008

Annual Credit Report
1-877-322-8228
PO Box 105283
Atlanta, GA 30348-5283
www.annualcreditreport.com

www.wvago.gov

Protect Yourself From Identity Theft

From the Office of the West Virginia Attorney General

Beware of Identity Theft

Identity theft occurs when someone steals your personal information, and then uses that information without your permission.

Unfortunately, dishonest people are always looking for new ways to **steal your identity**. It's not hard for consumers to fall victim to identity theft, as scammers can be very convincing and resourceful.

Here are some common tactics to be on the lookout for as you protect your identity:

- **Dumpster Diving** – Thieves obtain your information by rummaging through trash looking for papers with sensitive personal information.

- **Stealing** – Identity theft often occurs when your wallet or purse is stolen. However, your mail - which may include bills with your name and personal information on it - also can be stolen. Pre-approved credit card offers, bank and credit card statements are another source for identity thefts.

- **Phishing** – Criminals often pretend to be financial institutions or companies that you have worked with and send spam or pop-up messages to trick you into sending them your personal information.

- **Skimming** – Thieves steal your credit/debit card numbers by using a special storage device when processing your card.

- **Changing your address** – Scammers will often fill out a change of address form and divert your billing statements to another location.

Reducing Identity Theft Scams

Opt out of credit card offers. You can stop pre-screened credit card offers by calling: 1-888-567-8688.

Stop Telemarketers

Sign up for the federal government's National Do Not Call Registry. Consumers can call from the phone you wish to be placed on the list by dialing 1-888-382-1222, or you can register online at www.DoNotCall.gov. Placing your number on this list will stop most telemarketing calls, but will not prevent calls from political organizations or charities.

Stop Junk Mail

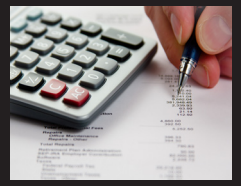
Instruct the major mailing list companies below to remove you from their databases by submitting your complete name and mailing address to the following addresses:

- DMA Choice, P.O. Box 643, Carmel, NY 10512 ($1 check required)
- R.L. Polk & Co., 26955 Northwestern Hwy., South Field, MI 48034
- First Data Info-Source Donnelley Marketing, Inc., 1235 N Ave., Nevada, IA 50201
- Metromall Corp., 901 West Bond, Lincoln, NE 68521

Instruct Companies to Not Share Your Personal Information

Consumers shouldn't assume that companies will automatically keep your personal information confidential. Under the Financial Services Modernization Act and the Fair Credit Reporting Act, you can contact your financial institution and instruct it not to sell or share your personally identifiable information with non-affiliated third parties.

Check Your Credit Report



Credit reports contain important personal information, including your existing accounts and bill payment history.

Consumers may obtain a copy of their credit report each year to ensure accuracy. The Fair and Accurate Credit Transactions (FACT) Act of 2003 allows everyone to receive a free annual credit report from three credit reporting agencies.

Check your report more frequently if you suspect that someone has gained access to your accounts. If you find inaccurate information in your credit report, dispute it in writing to each of the credit reporting bureaus.

You can obtain a free copy of your credit report from each of the credit reporting agencies as follows:

Online at www.annualcreditreport.com;
By phone at 1-877-322-8228; or
By mail to: Annual Credit Report Request Service, P.O. Box 105283, Atlanta, GA 30348-5283.

The three credit reporting agencies are as follows:

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

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

Equifax
1-888-766-0008
www.equifax.com