

Conclusion

We cannot stop all incidences of identity theft, but following the 3D's can help reduce your risk and manage the damage so it causes the least amount of impact on your life.



IDENTITY THEFT

What can you do to protect yourself?



For further information, call or write to:

Louisiana State Bar Association

601 St. Charles Ave.

New Orleans, LA 70130-3404

(504)566-1600

www.lsba.org

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This brochure, prepared by the Public Information Committee of the Louisiana State Bar Association, is issued to inform and provide general information, not to advise. If you have a specific legal problem, you should not try to apply or interpret the law without the aid of an attorney who knows the facts because the facts may change the application of the law.

What is Identity Theft?

Identity theft occurs when someone uses personal identifying information — including your name, Social Security number, address, bank number/credit card number — without your permission to commit fraud or other crimes.

The Federal Trade Commission estimates that more than 9 million people a year are victims of identity theft.

The crime of identity theft can take many forms, including obtaining credit cards in your name without your permission, renting an apartment in your name without your permission, or charging something on your credit card without your permission. You may not know you are a victim of identity theft until you are contacted by a debt collector.

How Do Criminals Steal an Identity?

Skilled criminals steal identities in a number of ways including:

- ▶ Searching through trash looking for bills, credit card statements or other papers containing personal information.
- ▶ Skimming which is stealing credit card information using a special storage device while swiping your card.
- ▶ Stealing purses/wallets for credit cards or stealing mail for personal information.
- ▶ Phishing/pretexting which is pretending through e-mail or telephone to be a company to which you have provided personal information (such as a bank, phone company or utility) and getting you to reveal personal information.
- ▶ Diverting your credit card or bank statements to them by filling out a change of address form.

How to Avoid Identity Theft?

When trying to avoid identity theft, remember the 3D's: Deter, Detect and Defend.

Deter

You can deter identity theft by being vigilant about your personal and financial data.

- ▶ Secure your financial data under lock and key.
- ▶ Don't carry anything in your wallet with your Social Security number (don't carry your SS card, remove your SS number from checks, etc.).
- ▶ Destroy documents that contain personal/financial information by shredding or other methods.
- ▶ Use secure passwords and change them often.

As well as being vigilant about your own information, be vigilant about the information belonging to your children and/or other family members.

Detect

The sooner you are able to detect identity theft, the easier it is to limit the damage and resolve the situation.

The Web site, www.AnnualCreditReport.com, is the ONLY authorized source to get your free annual credit report under federal law. The Fair Credit Reporting Act guarantees you access to a free credit report from each of the three nationwide reporting agencies — Experian, Equifax and TransUnion — every 12 months. The Federal Trade Commission has received complaints from consumers who thought they were ordering their free annual credit report, but instead paid hidden fees or agreed to unwanted services. Don't be fooled by TV ads, e-mail offers or online search results.

You can request your free report online, by phone or by mail. Visit the Web site above or call 1-877-322-8228 for more information. No matter how you request your report, you have the option to request all three reports at once or to order one report at a time. By requesting the reports one at a time rather than all at once, you can monitor your credit more frequently throughout the year.

Because the information in your credit report is used to evaluate your applications for credit, insurance, employment and home rental, you should be sure the information is accurate and up-to-date. Check your credit report at least once a year to correct errors and detect unauthorized activity.

Once you receive your credit report and notice accounts you don't recognize or information that is inaccurate, contact the credit reporting agency and the information provider. For more information, read the Federal Trade Commission's tips on how to dispute credit errors at www.ftc.gov/bcp/edu/pubs/consumer/credit/cre21.pdf.

Defend

If you discover that you are a victim of identity theft, you should take immediate action.

- ▶ Freeze your credit reports by calling one of the following companies: TransUnion, 1-800-680-7289; Equifax, 1-800-525-6285; or Experian, 1-888-EXPERIAN (397-3742).
- ▶ After you contact one of these companies, it will contact the other two. Once you place the fraud alert in your file, you are entitled to order one free copy of your credit report from each of the three consumer-reporting companies, and, if you ask, only the last four digits of your Social Security number will appear on your credit reports.
- ▶ Once you get your credit reports, review them carefully. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain. Check that all information is correct, including your Social Security number, address(es), name or initials, and employers. If you find fraudulent or inaccurate information on these credit reports, call the company issuing the report and ask how to have the inaccurate information removed.
- ▶ When you correct your credit report, also call the local police to report a crime. Make sure the local police use an Identity Theft Report, which is a police report with more than the usual amount of detail. The Identity Theft Report includes enough detail about the crime for the credit reporting companies and the businesses involved to verify that you are a victim — and to know which accounts and inaccurate information came from identity theft.
- ▶ In addition to contacting the local police, report the problem to Louisiana Attorney General James D. (Buddy) Caldwell, P.O. Box 94005, Baton Rouge, LA 70804-4095; phone 225-326-6000; Web site, www.ag.state.la.us; Consumer Protection Section, phone 225-326-6465.
- ▶ Continue to check your credit reports periodically, especially for the first year after you discover the identity theft, to make sure no new fraudulent activity has occurred.