



Who We Are

Attorney General
Tom Miller
Office Directory

What We Do

Protecting Consumers
Fighting Crime
Helping Victims of
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Working for Farmers
Protecting the
Environment
Raising Child Support
Awareness
Representing State
Government
Issuing Attorney
General Opinions
Enforcing Tobacco Laws
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Consumer Advisory Bulletin (July 2007)

Prevent Identity Theft

Take Control of Your Personal Information

When your personal information is sold or gets into circulation, it poses two threats: you will receive more unwanted solicitations -- and you could become a victim of "identity theft," such as someone opening an account using your name. Control your personal information -- especially your credit card, bank account and Social Security numbers.

- **Protect your Social Security number.** Don't print it on your checks. Don't give it out unless it is required (on tax forms or employment records, for example.)
- **Never give your credit card, bank account, or Social Security numbers over the phone** unless you initiated the call and check out the business. Don't give financial or personal information on sweepstakes entries, prize offers, or warranty and rebate cards. (Information may be sold and circulated, increasing junk mail and the risk of identity theft.)
- **Order your FREE annual credit report** from the three national credit reporting companies (Equifax, Experian and TransUnion). Go to www.AnnualCreditReport.com. Or call toll-free to 877-322-8228. Or write to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. Your credit report will tell you, for example, if someone has stolen your identity by opening a credit card account using your name. [Go to Iowa A.G. Consumer Advisory bulletin on obtaining your Free Annual Credit Report.]
- **"Opt out!" Tell companies not to share or sell your information.** First, when you receive the annual "privacy notice" from your financial institutions, fill out the form and tell them not to share or sell your information. Second, ask the three credit reporting companies not to give your name to solicitors. (They sell lists to credit card marketers, for example.) Go to www.OptOutPrescreen.com, or call 888-567-8688 to remove your name from the lists they market. You may ask to be removed for two years, or permanently.
- **Register for the national "Do Not Call" list.** Call 888-382-1222 from the phone you wish to register, or go to www.DoNotCall.gov. Also: Tell telephone solicitors not to call you again, and to put you on their do-not-call list -- by law, they should not call you again. [Go to [Iowa A.G. Consumer Advisory bulletin on the National "Do Not Call" List.](#)]
- **Ask the Direct Marketing Association to remove your name from mailing lists it manages.** Go to www.DMAconsumers.org, or write to DMA Mail Preference Service, P.O. Box 643, Carmel, NY 10512. Be sure to

include all variations of your name. (It may take a few months before you notice a significant decrease in mail solicitations.)

- **Contact the Iowa Attorney General's Office** to file a complaint or obtain more information or guidance – especially if you are a victim of identity theft. Go to www.IowaAttorneyGeneral.org (click on "Protecting Consumers" at left.) Write to: Consumer Protection Division, Iowa Attorney General's Office, 1305 East Walnut St., Des Moines, Iowa 50319. Call 515-281-5926, or 888-7677-4590 (toll-free in Iowa.)

More Online Resources about IDENTITY THEFT:

Iowa Attorney General's Office brochure on [How to Avoid Identity Theft](#). Includes many tips on how to keep your personal information private so you won't become a victim.

Iowa Attorney General's Office brochure, [A Guide for Victims of Identity Theft](#). Includes many tips on practical steps to take if you have been a victim.

[The FTC web site on identity theft](#) – especially on what to do if you are a victim. (U.S. Federal Trade Commission.)

[The US Postal Service web site on identity theft](#).

The [Privacy Rights Clearinghouse](#), a nonprofit consumer information and advocacy organization.

"Privacy Notices." Federal law requires banks, credit card companies, brokerage firms and insurance companies to send you a "privacy notice" each year – including a toll-free number or form to prohibit them from selling your data to unaffiliated "third-party" companies. (You can ask to "opt out" at any time.) You also may ask your financial institution not to disclose information to their own affiliated companies. And you can tell other businesses not to share your information – such as your telephone or cable TV provider, stores, catalog companies, and web sites.

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