

CONSUMER ADVISORY

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By Attorney General Tom Miller

Prevent Identity Theft Take Control of Your Personal Information

When your personal information is stolen or circulated, it poses two threats: you will receive more unwanted solicitations, and you could become a victim of “identity theft” -- such as someone taking your funds, or opening an account using your name.

Never give your credit card, bank account, or Social Security numbers over the phone *unless you initiate 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). Your credit report will tell you, for example, if someone has stolen your identity by opening new accounts using your name. 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. (But beware of “look-alike” web sites that *charge* you for your credit report. And, note: Your free credit report does not include your “credit score.” If you want your credit score, you will have to purchase it for a small fee directly from the credit reporting companies.)

Consider placing a “freeze” on your credit reports. A credit freeze prevents identity thieves, third parties and potential creditors from accessing information on your credit reports without your approval. There is a one-time \$10 fee per credit report. A freeze will not lower your credit score. To learn more about this important safety precaution, go to www.iowaAttorneyGeneral.org and look for “identity theft” information.

“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.

More tips: Go to www.iowaAttorneyGeneral.org for info and brochures on both *preventing* and *dealing with* identity theft. See also www.PrivacyRights.org and www.ftc.gov/idtheft. Write to the Attorney General's Consumer Protection Division, Des Moines, IA 50319. Call 515-281-5926, or 888-777-4590 (toll-free.)