

# Simple Safeguards: Preventing Identity Theft



Presented by Retired  
FBI Special Agent  
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## 1. Protect Your Personal Information

- ✓ Don't carry your social security card.
- ✓ If asked to provide it – ask the person what law requires you to give your number and what happens if you refuse.

## 2. Protect Your Documents

- ✓ Shred your confidential trash with a cross-cut or diamond cut shredder.
- ✓ Don't leave outgoing mail with personal information in your mailbox for pick-up.

## 3. Be Vigilant Against Tricks

- ✓ Never provide personal information to anyone in response to an unsolicited request.
- ✓ Never reply to unsolicited e-mails from unknown senders or their attachments.

## 4. Protect Your Communications

- ✓ Make sure you have updated security software on your home computer.
- ✓ Don't conduct sensitive transactions on a computer that is not under your control.
- ✓ If you have wireless internet, make sure it is password protected.

## 5. Check Your Credit Report

- ✓ Order your credit reports at least three times per year (free).
- ✓ Check financial accounts often and investigate any unusual activity.

## Credit Reporting Bureaus

Equifax: (800) 525-6285

P.O. Box 740241 Atlanta, GA 30374

Experian: (888) 397-3742

P.O. Box 9530 Allen, TX 75013

Trans Union: (800) 680-7289

P.O. Box 6790 Fullerton, CA 92834

- To place a **fraud alert** on your account with all three credit reporting agencies:  
[www.fraudalerts.equifax.com](http://www.fraudalerts.equifax.com)
- You are allowed 3 free reports each year; to order: On Web: [www.annualcreditreport.com](http://www.annualcreditreport.com)  
By Phone: 1-877-322-8228

### Terms to Understand:

1. **Fraud Alert:** Your credit file at all three credit reporting agencies is flagged and a potential lender should take steps to verify that you have authorized the request.

**Inside Scoop:** Fraud alerts only work if the merchant pays attention and takes steps to verify the identity of the applicant. They expire in 90 days unless you have been a victim of identity theft, in which case you can file an extended alert - it lasts for seven years.

2. **Credit Monitoring:** Your credit files are monitored by a third party - if activity occurs you are notified.

**Inside Scoop:** Talk to your insurance agent about what they offer. It is most likely the least expensive way to protect you and your family. You might consider [www.debix.com](http://www.debix.com) – it has a comprehensive protection plan.

3. **Credit Freeze:** A total lockdown of new account activity in your name. This requires unfreezing before you can open an account.

**Inside Scoop:** A proven way to protect against identity theft. However, it can be cumbersome to start and stop. Credit freeze laws vary by state. To check your state go to: [www.consumersunion.org](http://www.consumersunion.org)

### To remove your name from lists:

**Mail** - [www.dmachoice.org](http://www.dmachoice.org); **Phone** - [www.donotcall.gov](http://www.donotcall.gov)

### To stop preapproved credit card offers:

[www.optoutprescreen.com](http://www.optoutprescreen.com) or 1-888-5-OPTOUT (567-8688)

**To hold your mail:** [www.usps.com](http://www.usps.com)

### **If a loved one dies:**

- Send a copy of the death certificate to the three credit reporting agencies.
- Notify the Social Security Administration immediately.
- Don't mention a woman's maiden name or exact birth date in the obituary.

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### **To Report Internet Fraud:** [www.ic3.gov](http://www.ic3.gov)

#### Key Numbers

**FBI** (202) 324-3000 or your local field office

**FTC** 1-877-IDTHEFT

**Postal Inspection Service** 1-877-876-2455

**IRS** 1-800-829-0433

**Social Security Administration** 1-800-269-0271