

Fight Back Against Identity Theft

DETER identity thieves.

Identity theft occurs when your personal information is stolen and used, without your knowledge, to commit fraud or other crimes. Identity theft can cost you time and money. You can deter identity theft by safeguarding your information. You should:

- **Shred** financial documents and paperwork with personal information before you discard them.
- **Protect your Social Security number.** Don't carry your Social Security card in your wallet or write your Social Security number on a check. Give it out only if absolutely necessary or ask to use another identifier.
- **Never give out personal information** on the phone, through the mail, or over the Internet unless you know who you are dealing with.
- **Never click on links** sent in unsolicited emails; instead, type in a web address you know. Use firewalls, anti-spy ware, and anti-virus software to protect your home computer; keep them up-to-date. Visit www.OnGuardOnline.gov for more information.
- **Never use an obvious password** like your birth date, your mother's maiden name, or the last four digits of your Social Security number.
- **Keep your personal information in a secure place** at home, especially if you have roommates, employ outside help, or are having work done in your house.

DETECT suspicious activity.

By routinely monitoring your financial accounts and billing statements you can detect suspicious activity. You should also be alert to signs that require immediate attention, including:

- **Bills that do not arrive as expected**
- **Unexpected credit cards or account statements**
- **Denials of credit for no apparent reason**
- **Calls or letters about purchases you did not make**

You should also inspect:

- **Your credit report.** Credit reports contain information about you, including what accounts you have and your bill paying history.
 - The law requires the major nationwide consumer reporting companies – **Equifax, Experian, and TransUnion** – to give you a free copy of your credit report each year if you ask for it.
 - Visit www.AnnualCreditReport.com or call **1-877-322-8228**, a service created by these three companies, to order your free credit reports each year. You also can write:
Annual Credit Report Request Service, P.O. Box 10528, Atlanta, GA 30348-5281
- **Your financial statements.** Review financial accounts and billing statements regularly, looking for transactions you did not make.

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Your guide to fighting back
against identity theft.

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DEFEND against ID theft right away.

- **Place a “Fraud Alert” on your credit reports** and review the reports carefully. The alert tells creditors to follow certain procedures before they open new accounts in your name or make changes to your existing accounts. The three nationwide consumer reporting companies have toll-free numbers for placing an initial 90-day fraud alert; a call to one company is sufficient:

–Equifax: **1-800-525-6285** –Experian: **1-888-EXPERIAN (397-3742)** –TransUnion: **1-800-680-7289**

Placing a fraud alert entitles you to free copies of your credit reports. Look for inquiries from companies you haven't contacted, accounts you didn't open, and debts on your accounts that you can't explain.

- **Close accounts.** Close any accounts that have been tampered with or established fraudulently.
 - Call the security or fraud departments of each company where an account was opened or changed without your okay.
 - Use the ID Theft Affidavit at **www.ftc.gov/idtheft** to support your fraud claims.
 - Ask for verification that disputed accounts have been closed and the fraudulent debts discharged.
 - Keep copies of documents and records of your conversations about the theft.
- **Report the theft to the Federal Trade Commission.** Your report helps law enforcement officials across the country in their investigations.
 - Online: **www.ftc.gov/idtheft**
 - By phone: **1-877-ID-THEFT (438-4338)** or TTY, **1-866-653-4261**
 - By mail: **Identity Theft Clearinghouse, Federal Trade Commission, Washington, DC 20580**

Common ways ID theft happens.

Skilled identity thieves use a variety of methods to steal your personal information, including:

- **Dumpster Diving.** They rummage through trash looking for bills or other paper containing your personal information.
- **Skimming.** They steal credit/debit card numbers by using a special storage device when processing your card.
- **Phishing.** They pretend to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.
- **Changing Your Address.** They divert your billing statements to another location by completing a “change of address” form.
- **“Old-Fashioned” Stealing.** They steal wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information. They steal personnel records from their employers, or bribe employees who have access.

DETER. DETECT. DEFEND.

Don't let identity theft destroy your credit and ruin your good name. To learn more about identity theft and how to deter, detect, and defend against it, visit **www.ftc.gov/idtheft**. Or request copies of ID theft resources by writing to: **Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Avenue., NW, H-130, Washington, DC 20580.**

Contact us today!

For more information visit your local Flushing Bank branch, **www.FlushingBank.com** or call **800.581.2889 (855.540.2274 TTY/TTD)**.