

BASIC STEPS TO PROTECT YOURSELF

Basic Steps to Protect Yourself

1

Obtain a free copy of your credit report.

www.annualcreditreport.com
1-877-322-8228

2

Remove your name from direct mail lists.

Send your name and address to:
DMA Mail Preference Service (known as DMA Choice)
P.O. Box 9008
Farmingdale, NY 11735-9008
www.dmachoice.org

3

Remove your name from telemarketing lists; sign-up for the National Do Not Call Registry.

Register online at www.donotcall.gov,
or call toll-free 1-888-382-1222 (TTY 1-866-290-4236)
from the number you wish to register.

4

Remove the name of a deceased family member from direct mail lists.

Sign up for Deceased Do Not Contact
at www.ims-dm.com/cgi/ddnc.php.

5

Remove yourself from pre-approved offers of credit

If you prefer not to receive pre-approved offers of credit, you can opt out of such offers by calling 1-888-5 OPT OUT (1-888-567-8688).
Or log onto: www.optoutprescreen.com.

6

Remove Unwanted E-mail and Internet Ads

If you would like to remove your email address from unwanted e-mail or Internet ads, log onto: www.dmachoice.org.

Free Annual Credit Reports

Under the Fair and Accurate Credit Transactions Act of 2003, all consumers are entitled to free annual credit reports from the three major credit bureaus: Equifax, Experian and TransUnion.

To order your free credit report, go to the government-mandated site:
www.annualcreditreport.com

If you do not have internet access, call 1-877-322-8228 to request your credit report.

Placing A Fraud Alert on Your Account

If you discover that someone else is taking out credit cards or loans in your name, immediately report the situation to the fraud units of the three credit bureaus. If you notify one bureau that you are a victim of identity theft, it is required to notify the other two bureaus. Ask that your file be flagged with a fraud alert. Add a statement to your report ("My ID has been used to apply for credit fraudulently. Contact me at [telephone number] to verify all applications.")

Fraud alerts are usually placed for 90-180 days. You can extend the time period to seven years by doing so in writing. You may cancel fraud alerts at any time.

Placing A Freeze on Your Account

To place a freeze on your account so that no further credit accounts can be opened in your name, contact each of the three credit bureaus and complete the required paperwork for a freeze to be placed on your account. A credit report freeze costs \$10 (or \$30 for all three credit bureaus). You can suspend the freeze with a few days' notice if you are planning to seek additional credit yourself, but the cost is another \$10 to each of the three bureaus to suspend the freeze. If you are a victim of identity theft, the freeze is free.

Credit Reporting Bureaus

Equifax
P.O. Box 105069
Atlanta, GA 30348
1-800-525-6285
www.equifax.com

Experian
P.O. Box 9532
Allen, TX 75013
1-888-397-3742
www.experian.com

TransUnion
P.O. Box 5790
Fullerton, CA 92834
1-800-680-7289
www.transunion.com

Prepared by Sharon Kennedy, Esq., Sharon Kennedy Estate Management, Updated June 2011

