

PROTECT YOURSELF

Do not order credit reports using a computer that is accessible to the public unless you are sure that adequate safeguards exist to prevent people from watching or photographing the information you enter on the computer.

Be sure the address given for receiving your credit reports has a secure mailbox. You can buy a locking mailbox at most hardware stores or you can open a P.O. Box at your local Post Office. Also guard your mail from theft by depositing outgoing mail in P.O. collection boxes or at your local P.O. Promptly remove mail after it has been delivered. If you're planning to be away from home, request a vacation hold at www.usps.gov or at 800-275-8777.

Keep a list of all credit accounts with banks, credit card companies, phone companies, utilities, etc. along with their customer service numbers in case you have to report I.D. theft. Put passwords on your accounts when possible.

Find out who has access to your personal information at work. Verify that those records are kept in a secure location. Keep your Social Security card in a safe place at home. Do not carry it with you and only give out the number when necessary.

Tear or shred personal documents before you throw them away. Protect personal information in your home by not leaving it in plain view.

YOUR RIGHTS

Beginning March 1, 2005, Michigan consumers can order a free credit report from each of the (3) major credit reporting agencies (CRA's) every year: **Equifax** (800-685-1111), **Experian** (888-397-3742), and **TransUnion** (800-888-4213).

If you are a victim of ID Theft, or experience adverse action (such as denial of credit or employment) from a company that has ordered your credit report, you are entitled to place a fraud alert on your file and to receive copies of your credit report from each of the (3) CRA's free of charge, regardless of whether you have previously ordered your free annual reports.

You have the right to order free annual credit reports from other "nationwide specialty consumer reporting agencies". The following web page maintains a partial list with contact information:
www.pirg.org/consumer/credit/reports.htm#special.

You have a right to order, for a charge, a copy of your credit score. This is a number generated on the basis of your credit history and is used by lenders to evaluate your suitability as a borrower. An error can affect your ability to get a loan or favorable interest rate.

You also have the right to have your name removed from lists the credit reporting agencies sell for "prescreened credit offers" by calling **888-567-8688**.

IDENTITY THEFT PROTECTION ACT (EXCERPTS)

IDENTITY THEFT JURISDICTION: (MCL 762.10c)

The crime of Identity Theft may be investigated and prosecuted in any of the following jurisdictions: the jurisdiction in which the offense occurred, or in which the information used to commit the violation was illegally used, or the jurisdiction in which the victim resides.

SOCIAL SECURITY NUMBER PRIVACY:

(MCL445.81-445.87) Establishes the Social Security Number Privacy Act and provides penalties and remedies for violations of the Act.

ID THEFT VICTIM RIGHTS: (PA 456) Establish the right of victim of identity theft to obtain a police report of identity theft from a law enforcement agency that fits any of the categories in MCL 762.10c. (the jurisdiction in which the offense occurred, or in which the information used to commit the violation was illegally used, or the jurisdiction in which the victim resides)

ELECTRONIC SURVEILLANCE: (MCL 750.539k)

Prohibits capturing certain personal identifying information from a financial transaction device surreptitiously.

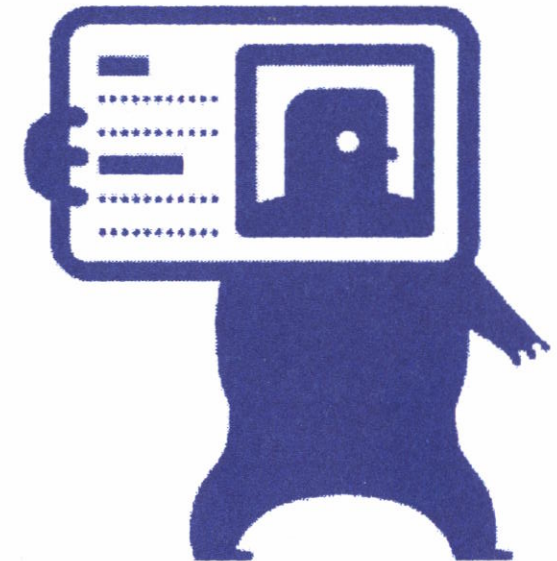
CREDIT CARD RECEIPTS: (MCL 445.93) Prohibits expiration date and full account number from being printed on a credit card receipt

"This project was made possible by The Crime Victim Services Commission and the Prosecuting Attorney's Association of Michigan".

PROTECT YOUR IDENTITY

"Identity Theft: is the wrongful use of your personal information - such as your name, social security number, or credit card number - without your permission by another person to commit fraudulent or criminal acts."

Michigan Attorney General
Consumer Alerts - March 1, 2005



What To Do If You Are A Victim Of Identity Theft

PROVIDED BY
OTTAWA COUNTY PROSECUTING ATTORNEY

TAKE ACTION

- If you suspect that your personal information has been used to commit fraud or theft, immediately contact the (3) major credit reporting agencies by phone and in writing to place a "Fraud Alert" on your credit reports. This can help prevent new credit accounts being opened without your permission. Ask for and record the expiration date of the fraud alert so you can call back when it expires if you want the alert to remain on your file. Request that no more than the last 4 digits of your Social Security Number appear on copies of your credit report.

TransUnion

www.transunion.com

Call 800-680-7289

Fraud Victim Assistance Division

P.O. Box 6790

Fullerton, CA 92834-6790

Equifax

www.equifax.com

Call 800-525-6285

P.O. Box 740241

Atlanta, GA 30374-0241

Experian

www.experian.com

Call 888-397-3742

P.O. Box 9532

Allen, TX 75013



- As soon as your fraud alert is confirmed, each of these 3 agencies will send you a copy of your credit report free of charge. Review them carefully and report inaccuracies by telephone and in writing. Use certified mail and return receipt requested.
- Close accounts that have been tampered with or opened fraudulently. Ask that new accounts be password protected and use unique passwords. Insist on a letter from creditors stating they have closed disputed accounts and have discharged you of fraudulent debt. Also, have credit accounts (banks, credit card companies, other lenders, phone companies, utilities, other service providers) send you their fraud dispute form to fill out.
- Notify the bank if your checks have been stolen or misused. Close the account. Then contact the major check verification companies to ask that retailers who use their databases not accept your checks.

TeleCheck

800-710-9898

Certegy, Inc.

800-437-5120

International Check Services

800-631-9656

You can also call **SCAN**, 800-262-7771, to see if bad checks have been passed in your name.

- Call 911 to file a report with your local police or the police department where the identity theft occurred. Provide as much documentation as you can to prove your case. Get a copy of the police report and report number to validate your claims with creditors.
- File a complaint with the Federal Trade Commission's Identity Theft Hotline (Toll Free) 877-438-4338 and write

Identity Theft Clearinghouse

Federal Trade Commission

600 Pennsylvania Avenue, N.W.

Washington, DC 20580

or

www.consumer.gov/idtheft

Complaints are entered on the nation's only central identity theft database for use by law enforcement who pursue these criminals.

- Since most identity theft crime involves the use of mail you should also contact the U.S. Postal Inspection Office available 24 hours at 616-771-8521
- The Social Security Administration Fraud Hotline, 800-269-0271, should also be contacted to alert them that your number has been stolen.
- If the victim lives in a resident-care facility, contact the Michigan Attorney General's Healthcare Fraud Division at 800-242-2873 and ask to fill out the ID Theft Affidavit.