

# Consumer Facts for Older Americans

## Protect Yourself From Identity Theft

Identity theft is one of the fastest growing crimes in the country. It can strike anyone, but elders may be particularly vulnerable. Identity thieves often target unsuspecting elders, luring them into giving out personal information. The scammers then use this information to steal the elder's identity and ruin a lifetime of positive credit references

### Discovering the Crime

You may not even know you are a victim of identity theft until you try to get new credit or apply for a loan and are unexpectedly rejected. Identity theft is discovered an average of fourteen months after the crime has occurred.

It is dangerous to be in the dark when it comes to your credit report. The best way to avoid this problem is to order your report on a regular basis. There are three major national credit bureaus. If possible, you should order your report from all three.

### Ordering Your Credit Report

Each of the three major credit bureaus requires certain information before they will send you a credit report. Each bureau also has sample reports available on their web sites. The current toll-free phone numbers and web addresses for ordering credit reports are listed below. You can also order by mail, but these addresses change frequently and it is best to call or check the web site to get the current mail address.

**EXPERIAN:** Toll-free phone number: 1-888-EXPERIAN (1-888-397-3742), TTY (1-800-972-0322) Web site: <http://www.experian.com/>

**EQUIFAX:** Toll-free phone number: 1-800-685-1111. Web site: <http://www.equifax.com/>.

**Trans Union:** Toll-free phone number: 1-800-888-4213. web site: <http://www.transunion.com/>.

### Can I Obtain Free Copies of My Credit Reports?

Yes. You can get a free copy of your credit report once every 12 months from each of the three big nationwide Consumer Reporting Agencies.

### How do I order my free annual report?

The three nationwide Consumer Reporting Agencies have set up one central website, toll - free telephone number, and mailing address through which you can order your free annual report. To order:

- click on [www.annualcreditreport.com](http://www.annualcreditreport.com),
- call 877-322-8228, or
- complete the Annual Credit Report Request Form and mail it to:

Annual Credit Report Request Service

P.O. Box 105281  
Atlanta, GA 30348-5281.  
You can print the form at [www.ftc.gov/credit](http://www.ftc.gov/credit).

Do not contact the three nationwide Consumer Reporting Agencies individually for your free annual report. They are only providing free annual credit reports through the three centralized sources listed above. You may order your free annual reports from each of the three nationwide Consumer Reporting Agencies at the same time, or you can order from only one or two.

### **What information do I have to provide to get my free report?**

You need to provide your name, address, Social Security number, and date of birth. If you have moved in the last two years, you may have to provide your previous address. To maintain the security of your file, each nationwide Consumer Reporting Agency may ask you for some information that only you would know, like the amount of your monthly mortgage payment. Each Agency may ask you for different information.

[www.annualcreditreport.com](http://www.annualcreditreport.com) is the only authorized source for your free annual credit report from the three nationwide Consumer Reporting Agencies. [www.annualcreditreport.com](http://www.annualcreditreport.com) and the nationwide Consumer Reporting Agencies will not call you or send you an email asking for your personal information. If you get a telephone call or an email or see a pop-up ad claiming it's from [www.annualcreditreport.com](http://www.annualcreditreport.com) or any of the three nationwide Consumer Reporting Agencies, do not reply or click on any link in the message — it's probably a scam. Forward any email that claims to be from [www.annualcreditreport.com](http://www.annualcreditreport.com) or any of the three Consumer Reporting Agencies to the FTC's database of deceptive spam at [spam@uce.gov](mailto:spam@uce.gov).

### **Can I Obtain Other Free Credit Reports?**

Yes, in certain circumstances. If your application was denied because of information furnished by the Consumer Reporting Agency, and if you request a copy of your credit report within 60 days of receiving the denial notice, you are entitled to the information without charge. You are also entitled to one free report once in any 12 month period, if you certify in writing that you:

- Are unemployed and intend to apply for a job in the next 60 days;
- Are receiving public welfare assistance; or
- Believe that your report is wrong due to fraud.

If you don't meet one of these requirements, the price the credit bureaus can charge is limited by federal law. The current rate (as of 2005) is \$9.50. Some states require companies to charge less.

### **Preventing the Crime**

The best way to avoid identity theft is to stop it before it happens. The tips for preventing identity theft listed below are from the Federal Trade Commission (FTC) and the three major credit bureaus.

#### **Tips for avoiding identity theft:**

- Sign your credit cards immediately.

- Do not carry your social security card with you. Keep it in a safe place at home or in a safety deposit box.
- Do not attach a personal identification number (PIN) or social security number to any card you carry with you.
- Do not attach or write a PIN or social security number on anything you are going to throw away (such as an invoice or receipt).
- Shred any document that contains your credit card or social security number before throwing it away. (Buying a shredder may be the best investment you can make to avoid identity theft).
- Check receipts to make sure you received your own receipt and not someone else's.
- Alert your card issuer if you do not receive your statement. Someone may be stealing your mail.
- Do not give personal information or account numbers to anyone until you have confirmed the identity of the person requesting the information and verified that you need to provide this information.
- Frequently check your credit report to look for warning signs (See "Ordering Credit Reports" above).
- Put passwords on your credit card, bank and home accounts. Avoid using easily available information like your mother's maiden name or your birth date.

It is also important to learn more about what happens to the personal information you provide to companies, marketers, and government agencies. These organizations may use your information simply to process your order; they may use it to tell you about products, services, or promotions; or they may share your information with others.

Many companies and organizations now allow you to "opt out" of having your information shared with others or used for promotional purposes. This is one way to try to keep some of your information private and less vulnerable to identity thieves. You can find out more about your "opt out" choices from the Federal Trade Commission (<http://www.ftc.gov/>) or call 1-877-FTC-HELP (1-877-382-4357).

## **What to Do If You Are a Victim of Identity Theft**

If you believe you are the victim of identity theft, the Federal Trade Commission advises you to take these three steps first:

### **1. Contact the fraud department of each of the three major credit bureaus and tell them you are an identity theft victim.**

You should also request that a "fraud alert" be placed in your file as well as a victim's statement asking that creditors call you before opening any new accounts or changing your existing accounts.

You should order copies of your credit reports from the three bureaus (see above on how to do this) and review them to make sure no additional fraudulent accounts have been opened

in your name or unauthorized changes made to your existing accounts.

## **2. Contact your creditors to find out about any accounts that have been tampered with or opened fraudulently.**

This includes credit card companies, phone companies, utilities, and others with whom you do business. Ask to speak with someone in the security or fraud department and follow up with a letter. You should immediately close any accounts that have been tampered with and open new ones. Use new Personal Identification Numbers (PINs) when you open new accounts.

## **3. File a report with your local police or the police in the community where the identity theft took place.**

There are other actions to consider as well. If it appears that someone is using your social security number, for example, call the Social Security office to see if your number was used fraudulently. If you believe your mail was stolen, you should also contact the post office. In addition, you should consider filing a complaint with the FTC. The FTC cannot bring criminal cases, but it can give you information about how to resolve problems. The FTC has a special Identity Theft Hotline 1-877-IDTHEFT (1-877-438-4338), or you can file a complaint on-line at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

### **FOR MORE INFORMATION:**

Federal Trade Commission Identity Theft Clearinghouse 600 Pennsylvania Ave., NW Washington, DC 20580 1-877-ID-THEFT (1-877-438-4338); TDD: (1-202-326-2502). <http://www.consumer.gov/idtheft/> (You should consider using the identity theft affidavit form developed by the Federal Trade Commission. Instead of completing different forms, you can use the ID Theft Affidavit to alert companies where a new account was opened in your name. You can get a copy in English and Spanish from the FTC web site (<http://www.ftc.gov/>).

Privacy Rights Clearinghouse 3100 - 5th Ave., Suite B San Diego, CA 92103 (619) 298-3396 [www.privacyrights.org](http://www.privacyrights.org)

U.S. Pirg 218 D St., SE Washington, D.C. 20003 (202-546-9707) [www.uspirg.org](http://www.uspirg.org).

January 2006

This publication was supported, in part, by a grant #90AP2647 from the Administration on Aging, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of views or opinions do not, therefore, necessarily represent official Administration on Aging policy.