



State of Connecticut
Attorney William Tong

Quick Tips

Identity Theft

Learn the facts

These days, you can never be too careful when it comes to protecting your identity.

Identity thieves steal personal identifying information including Social Security and bank and credit card numbers, which they can use to obtain credit, make purchases and even take out insurance policies in your name. The results can be devastating: thousands of dollars in bills for purchases you did not make and ruined credit, which may take months or years to repair.

Modern identity thieves send fraudulent emails posing as legitimate businesses, government agencies — even friends and family members — to try to trick consumers into revealing personal identifying information.

Protect your Identity

You can protect yourself from identity theft in a variety of ways:

- Never provide personal identifying information on an unsolicited phone call, or in a response to an email from a bank, friend or even family member without first contacting the source to confirm the email is legitimate and to find out why the person or bank needs the information. Do not automatically trust telephone numbers received through unsolicited emails or phone calls; instead independently identify the appropriate numbers.
- Monitor your credit report: Federal law requires the three major credit reporting agencies to provide you with one free copy of your credit report each year. By periodically requesting your copy from these agencies, you can make sure no one is opening credit cards or taking out loans under your name.
- Never post personal identifying information online unless you have a good reason and are confident that the Web site is safe and secure. Before you make a purchase online with a credit card verify the identity, physical address and phone number of the seller in case issues arise with the sale. Look for symbols indicating that the Web site is safe and secure. Check for any complaints against the seller. And the FTC advises: “If you get an email or pop-up message that asks for your financial information while you’re browsing, don’t reply or follow the link. Legitimate companies don’t ask for information that way.”
- To avoid malware, take steps such as:
 - Never clicking on pop-ups;
 - Never clicking on links in attachments, unless you know that the source is reliable;
 - Using firewalls, antivirus and antispymware software, and updating the software on a regular basis; and
 - Discussing safe online practices with your children.
- Shred documents that contain personal identifying information before throwing them away.
- Don’t carry your social security card in your wallet.
- Use strong, unique passwords for all Internet accounts and periodically change your passwords. Never share your passwords.



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If you are a Victim of Identity Theft

- Contact your banks and credit card companies.
- Place a fraud alert and/or a more stringent "security freeze" on your credit report.
 - You can contact one of the major credit reporting agencies to place a fraud alert on their credit report, and that agency will contact the other two. Once placed, an alert requires that a business verify your identity before issuing credit in your name. Fraud alerts are free and remain for 90 days, unless you renew the alert.
 - If you prefer to place the more stringent security freeze on your credit report, you must contact all three credit reporting agencies individually. While the credit reporting agencies may charge a fee for placing and lifting security freezes, once a freeze is in place the credit reporting agencies cannot release any of your information to would-be creditors without your express authorization.
- File a police report. Connecticut law allows victims of identity theft to report identity theft to the law enforcement agency where they reside, and to obtain a copy of the report.
- If your personal information was compromised online, contact the Internet Crime Complaint Center to file a complaint at: www.ic3.gov.

Resources

- You can obtain free copies of your credit report from the three major credit reporting bureaus by writing to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Make sure to specify which bureau you want your report from or use the form available at <http://www.consumer.ftc.gov/articles/0155-free-credit-reports>. You can also visit www.annualcreditreport.com or call 1-877-322-8228.
- The three bureaus are providing free annual credit reports **only** through annualcreditreport.com, 1-877-322-8228 or mailing to Annual Credit Report Request Service.
- You can contact the bureaus directly for matters other than obtaining a free report using the following information:
 - Equifax
1-888-766-0008
www.equifax.com
 - Experian
1-888-397-3742
www.experian.com
 - TransUnion
1-800-888-4213
www.transunion.com
- You may also file a complaint with the Office of the Attorney General Consumer Assistance Unit by completing a complaint form at www.ct.gov/ag.