

To Order Your Credit Reports:

Equifax - www.equifax.com

1-800-685-1111

Experian - www.experian.com

1-888-397-3742

TransUnion - www.transunion.com

1-800-888-4213

By federal law, you can order your reports once a year for free at

www.annualcreditreport.com

To File a Report with the Federal Trade Commission (FTC):

www.consumer.gov/idtheft

FTC's Identity Theft Hot line

1-877-428-4338

To Request an ID Theft Packet:

Contact the Attorney General's Office at

1-800-281-4418, 601-359-4230, or

consumer@ago.ms.gov

— Identity fraud is the fastest growing white-collar crime in the United States today. Identity thieves use your personal information, such as your Social Security number, birthdate, bank information, credit card number, or phone number to commit a crime or fraud in your name. Although identity theft is not a violent crime, it is serious. Resolution can take months or years and cost the victim hundreds or even thousands of dollars. In some cases, victims have been denied credit, turned down for jobs, and even arrested for crimes they did not commit.

Your identity is your most valuable possession. We are here to help you protect it.



Lynn Fitch
ATTORNEY GENERAL

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IDENTITY THEFT
PROTECTING
YOUR GOOD
NAME



HOW DO IDENTITY THIEVES OBTAIN YOUR INFORMATION AND WHAT DO THEY DO WITH IT?

How do they get it?

- Steal your purse or wallet containing your driver's license, credit cards, and/or bank cards.
- Take your mail, which could be anything from tax information to pre-approved credit cards.
- Sift through your trash or the trash of a business.
- Pose as your employer, landlord, or other person with a legitimate need for your personal information.
- Steal personal information while they are in your home.

What do they do with it?

- Change your mailing address for existing credit accounts so that you do not become aware of the theft.
- Sell your personal or business information to other identity thieves.
- Counterfeit checks or debit cards in order to empty your personal or business bank accounts.
- Open new credit or bank accounts.
- Obtain loans or utility accounts in your name.
- Buy "big ticket" personal items, such as cars or real estate, in your name.
- File bankruptcy in your name to escape the debts they have incurred.

HOW CAN I PREVENT IDENTITY THIEVES FROM OBTAINING MY PERSONAL INFORMATION?

While total prevention is probably not possible, there are several steps you can take to better protect your personal information from identity thieves, including:

- Order your free credit report at least once a year from each of the three major credit bureaus, → www.annualcreditreport.com and review them for inaccurate or suspicious material.
- Place passwords on your credit card, debit card, bank, phone, or any other utility accounts you have.
- Avoid using easily available information such as your mother's maiden name, the last four digits of your Social Security number, or your birthdate.
- Consider installing a locking mail box.
- Carry only the identification, credit, and debit cards that you absolutely need.
- Give your Social Security number only when absolutely necessary. Ask if you can use another form of identification.
- Ask that your Social Security number be removed from your driver's license or obtain a replacement or duplicate license.

HOW CAN I TELL IF I AM A VICTIM?

Determining if you have become a victim usually requires some investigation on your part. Some signs may include:

- Unexplained charges
- Failing to receive bills or bank statements on time
- Receiving calls from creditors regarding accounts you never opened
- Denial of credit despite a good credit history or other legitimate reason

WHAT SHOULD I DO IF I AM A VICTIM?

- Contact your local police department and file a report of the theft. Obtain a copy of the report for your records and to assist in clearing your name.
- Contact any creditors of the accounts that you believe have been corrupted or fraudulently opened. Ask to speak with the fraud or security department and inform them of the theft.
- Immediately close any existing accounts and open a new account that is protected by a Personal Identification Number (PIN) and/or password. Follow up the call with a letter.
- Contact the fraud department of one of the three major credit bureaus. Inform them that you are an identity theft victim and that you wish to place a fraud alert on your file by all three bureaus. Make a victim's statement requesting a call to you by the credit bureaus before opening or changing credit accounts. You are also entitled to a free copy of your credit report from all three credit bureaus and these do not count against your free annual copies.