

## Safeguarding Your Personal and Financial Information

This section explains what you can do to protect your personal information and how you can reduce your risk of financial exploitation and identity theft.

### **Protect Your Social Security Number, Credit Card and Debit Card Numbers, PINs and Passwords**

Carry only what is necessary in your wallet or purse: a credit card, debit card or checks. Keep the rest, including your Social Security and medicare card, in a safe place. Do not print your Social Security number, telephone number or Driver's License number on your checks.

- Never disclose your account numbers over the phone unless you initiate the call.
- Keep a close watch on your bank and credit union account statements and credit card billing statements. Report discrepancies immediately.
- When paying for anything online, it is better to use a credit card, which has more consumer protections than debit cards and checks, which draw directly from your bank account.
- Shred cancelled checks, credit card statements, and other financial documents that contain your personal and financial information.
- Never use your mother's maiden name, birth dates, phone numbers, or the last four digits of your Social Security number as passwords.
- Sign up for direct deposit of your paycheck, pension check or government benefits. Direct deposit is safe, quick and convenient, and prevents someone from stealing your checks, and it is also safer in the event of a disaster.
- Protect your incoming and outgoing mail by using a locked mailbox for your residence and promptly removing mail after it has been delivered; by depositing outgoing mail in a slot at your local U.S. Post Office or giving outgoing mail directly to your postal carrier. Do not leave mail out for pick up. If your mail was stolen, contact the Postal Inspector toll-free 1-877-876-2455 or go to <https://postalinspectors.uspis.gov>.

## Order Your Free Credit Reports

Federal law requires each of the three national consumer credit reporting companies - Equifax, Experian and TransUnion to provide you with a free credit report every 12 months if you request it.

Review credit reports carefully. Look for accounts you do not recognize (especially new accounts), suspicious charges, or any addresses where you have never lived.

Report any discrepancies immediately. Call the three credit bureaus toll-free:

Equifax	1-800-525-6285
Experian	1-888-397-3742
TransUnion	1-800-680-7289

Or, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free 1-877-322-8228 to make one request per year and get all three reports at the same time, free of charge. (Alert: Some websites advertise "free" credit reports, but may charge you for another product if you order the report).

**Note:** Identity thieves steal personal information of minors as well. Parents and those entrusted with financial Power of Attorney should request and review credit reports annually for all vulnerable individuals in their care.

## Reducing Unsolicited Mail, Phone Calls, and Email

Cut down on the number of unsolicited mailings, calls, and emails you receive by learning where to go to "just say no."

To opt out of receiving pre-approved credit and insurance offers call toll-free 1-888-5-OPT-OUT or visit [www.optoutprescreen.com](http://www.optoutprescreen.com). The phone number and website are operated by the major consumer reporting companies.

The federal government's National Do Not Call Registry is a free, easy way to reduce the telemarketing calls you receive. To register your phone number or to get information about the registry, call toll-free 1-888-382-1222 from the phone number you want to register or visit [www.donotcall.gov](http://www.donotcall.gov).

Direct Marketing Association (DMA) has an Email Preference Service (eMPS) to

help you reduce unsolicited commercial emails. To opt out of receiving unsolicited commercial email from DMA members, visit [www.dmachoice.org](http://www.dmachoice.org).

### **If Your ATM, Credit, or Debit Card is Lost or Stolen**

Federal law limits your liability for unauthorized charges. Your protection against unauthorized charges depends on the type of card — and when you report the loss. Report the loss or theft of your card to the card issuer as quickly as possible. Many companies have toll-free numbers and 24-hour service for such emergencies. Once you report the loss of your ATM or debit card, federal law states you cannot be held liable for unauthorized transactions.

### **If You Think You May Be a Victim of Identity Theft**

*Immediately report identity theft to your local police department. If the loss involves funds held in a bank or credit union, report the problem to the financial institution immediately. The FTC recommends that you immediately take the following actions:*

- Create an identity theft report
- Place an initial fraud alert with one of the three nationwide credit reporting companies (see page 16)
- Order your credit reports
- Consider placing an extended fraud alert or freeze on your credit

### **If Your ATM Card, Checks or Bank Account Information are Lost or Stolen**

Immediately notify your bank or credit union to stop payments and ask them to notify their check verification company. Follow up in writing; keep a copy and send by first-class mail, certified mail and return receipt. Change your passwords or close the account(s) and open a new account with a new password. If your checks have been stolen, after contacting your financial institution, call the following check verification companies toll-free:

ChexSystems	1-800-428-9623
TeleCheck	1-800-710-9898
SCAN	1-800-262-7771

## **If Your Social Security Number is Stolen**

If you suspect that someone else is using your Social Security number, immediately contact the U.S. Social Security Administration at [www.ssa.gov](http://www.ssa.gov) or call toll-free 1-800-772-1213 (TTY 1-800-325-0778).

## **Identity Theft Resources**

The California Office of Attorney General  
[www.oag.ca.gov/idtheft](http://www.oag.ca.gov/idtheft)

The FTC Identity Theft toll-free hotline  
1-877-ID-THEFT (1-877-438-4338)  
or [www.ftc.gov](http://www.ftc.gov)