

From one of the nation's
leading consumer
privacy organizations

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A FREE
**Privacy Protection &
Credit Report
Toolkit Inside**

Privacy Rights Clearinghouse
3100 5th Avenue, Suite B
San Diego, California 92103

Privacy Protection & Credit Report Toolkit

Protect yourself from:

- Identity theft
- Unwanted solicitations by mail and phone
- Mistakes in your credit report

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Privacy Protection & Credit Report Toolkit

If consumer protection and privacy are important to you, you probably already know that you need to take steps to protect yourself and your identity. You may receive solicitations in the mail or by phone that you just don't want. You may have found inaccurate information in a credit report. Or you may even know someone who has been the victim of fraud or identity theft.

In today's marketplace, personal information is a valuable commodity, and information about you may be available from many different sources. *But you can take steps to protect yourself!* Continue reading for several simple and important consumer protection and privacy tips, gathered from the best and most reliable sources.

Or skip right to the section you need.

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Free Credit Reports

You have the right to see your credit reports for free. Checking your credit report regularly is our number one tip for protecting your privacy and detecting identity theft.

What Are Credit Reports?

Three major companies, known as credit bureaus, gather information about your credit, including information about your loans and credit cards, the types of accounts you have, and whether you make payments on time. These credit bureaus are Equifax, Experian, and TransUnion.

Credit bureaus compile credit reports that are provided to creditors, insurers, employers, landlords, and other businesses with a legitimate need for the information. Each bureau also uses information about your credit to calculate a credit score, a three-digit number typically ranging from 620 to 850, depending on the scoring system. The score represents that bureau's evaluation of your credit risk. Businesses that obtain credit reports and credit scores about you may use those reports and scores to evaluate your applications for credit, insurance, employment, or an apartment rental.

Federal law entitles you to a free annual credit report from each of the three bureaus. This guide provides a mail-in form to order your reports. Or you can choose to order them by phone or online. Details are below.

Why You Should Check Your Credit Reports

We have two reasons for recommending that you take advantage of your right to free annual credit reports. First, even small errors on your credit report can make a big difference in your credit score and, ultimately, in what you pay in interest rates. Higher interest rates can cost you a significant amount of money over your lifetime.

Second, by regularly checking your credit report, you can help protect yourself from fraud and identity theft. There are two types of fraud. *Account takeover* occurs when there is any unauthorized use of your existing credit card. You are likely to detect account takeover when you review your monthly account statement and notice purchases you did not make.

New account fraud is less common but is more difficult to recover from. It occurs when a criminal steals and uses your personal information, such as your Social Security number and date of birth, to assume your identity and open up credit card accounts and other lines of credit in your name. Because the thief uses an address other than yours for the monthly account statements, you are not likely to learn that you are a victim of fraud until you yourself apply for credit. But the accounts do show up on your credit reports. That is why ordering your credit reports regularly is so important. The earlier you detect fraud, the more quickly you can have the fraudulent accounts removed from your credit reports and regain your financial health.

How to Order Your Credit Reports

The three credit bureaus have set up a central address, a toll-free telephone number, and a web site that you can use to order your free credit reports by mail, phone, and over the Internet.

By Mail

Included in this toolkit is a form that you can use to order your free credit reports through the mail. We suggest that you make copies of the form and keep the original. Once you have made copies and filled out the form, mail the completed form to:

Annual Credit Report Request Service
PO Box 105281
Atlanta, GA 30348-5281

This form is also available at the web site of the Federal Trade Commission (FTC):
www.ftc.gov/bcp/online/include/requestformfinal.pdf

By Telephone

To order your free credit reports by phone, call: (877) 322-8228

Over the Internet

To order your free credit reports over the Internet, go to: www.annualcreditreport.com. This web site is the only authorized online source for your free annual credit reports.

Beware of web sites with similar names that may try to charge you a fee. And even if you order online from the official web site, you are likely to be pitched fee-based products like credit scores and credit monitoring.

That is why we recommend that instead of ordering your free credit reports online, you should order by mail or telephone.

Choosing whether to Order All Three at Once or One Every Four Months

You can order your free credit reports from the three credit bureaus all at once or stagger them over the course of a year.

We recommend that you order all three at once if you are in the market for credit in the near future. If you are buying or refinancing a home, renting an apartment, getting a school loan, applying for a credit card, buying a car, obtaining insurance, or are applying for work, you will want to see what each bureau says about your credit history. Because you will not know which bureau the creditor will use when checking your credit, you will want to check all three to make sure each is accurate.

But if you are not applying for credit any time soon, we recommend that you order one report each four months. For example, you could order your free credit report from Equifax in January, from Experian four months later in April, and from TransUnion four months later in August. Then start over next year using the same schedule. This is a cheap and easy way to monitor your credit over the course of a year in order to check for accuracy and look for signs of identity theft.

Mistakes On Your Credit Report

Unfortunately, mistakes are sometimes made on your credit report, and these mistakes can have serious consequences. If you find a mistake on your credit report, remember: *You have rights!*

Enclosed in this toolkit there is an insert that explains your rights and what to do if you find a mistake on your credit report. For more information on your rights, visit the Federal Trade Commission web site: www.ftc.gov/bcp/online/pubs/credit/fcrasummary.pdf.

Identity Theft Resources

We hope this guide helps you protect your privacy and reduces the risk of identity theft. But, if you become a victim of identity theft, don't panic. Your credit card companies and banks cannot make you pay for more than the first \$50 of the loss. And, usually you won't have to pay anything. Here are resources with information to help you recover from identity theft:

Federal Trade Commission, Identity Theft Clearinghouse

Phone: (877) 438-4338

Web: www.consumer.gov/idtheft

“Take Charge: Fighting Back Against Identity Theft,”

www.ftc.gov/bcp/online/pubs/credit/idtheft.htm

California Office of Privacy Protection

Phone: (866) 785-9663

Web: www.privacy.ca.gov

Identity theft resources, www.privacy.ca.gov/cover/identitytheft.htm

Identity Theft Resource Center

Phone: (858) 693-7935

Web: [www.idtheftcenter.org](http://wwwidtheftcenter.org)

Victim guides, www.idtheftcenter.org/vguides.shtml

Privacy Rights Clearinghouse

Phone: (619) 298-3396

Web: www.privacyrights.org

“Identity Theft: What to Do if It Happens to You,”

www.privacyrights.org/fs/fs17a.htm

More Information and Help

The California Office of Privacy Protection web site provides useful guides and information about state and federal laws.

Visit: www.privacy.ca.gov

For questions, or to file a complaint, call: (866) 785-9663 *It's a free call!*

The Federal Trade Commission web site has more information about consumer protection, privacy, and your rights under federal law.

Visit: www.ftc.gov

To reach the FTC Consumer Response Center by phone, call:

(877) FTC-HELP (877-382-4357)

To reach the FTC Identity Theft Clearinghouse by phone, call:

(877) ID-THEFT (877-438-4338)

The Privacy Rights Clearinghouse (PRC) web site has a wealth of information about consumer privacy.

Visit their website: www.privacyrights.org

Send them a question at: www.privacyrights.org/inquiryform.html

Or write them at:

Privacy Rights Clearinghouse

3100 5th Ave., Suite B

San Diego, CA 92103

Check Your Medical Records

Under the federal law HIPAA, you have the right to access your medical records. Health care providers (for example, doctors, pharmacies, dentists, chiropractors) must give you a copy of their privacy notice which explains how you can see your file and obtain a copy of your medical records.

Check Your Medical Information Bureau Report

If you have applied for individual life, health, long-term care, or disability insurance in the last seven years, information about any major medical condition may be in a database maintained by the Medical Information Bureau (MIB).

Insurance companies contribute data about significant health conditions to the MIB. If an individual has high blood pressure, for example, the MIB report would include a three-digit code for that condition. By law, the report does not include information that is more than seven years old.

If you are going to apply for any type of health or life insurance as an individual, we recommend that you first check your MIB report. About 20% of people have an MIB report. You will want to make sure that any data about you is accurate and not out of date.

Visit MIB's web site to learn how to order your free report: www.mib.com. Or call (866) 692-6901.

Check Your Insurance Report

Your CLUE report contains insurance information about you, including your homeowner's or automobile insurance claims history. If you are shopping for new insurance, it is critical that you order a copy of your CLUE report and make sure it's accurate.

To get a free copy of your CLUE Report, call ChoicePoint toll-free, at (866) 312-8076. Or visit www.choicetrust.com.

Protect Your Phone Number

Caller ID Blocking

Many new phones have Caller ID which allows the phone owner to see the name and phone number of those who are calling. You can tell your local phone company that you want Complete Call Blocking to prevent those who subscribe to Caller ID from viewing your telephone number.

Use *82 to disclose your phone number when you are calling someone with a system that rejects blocked calls.

If you choose not to have Complete Call Blocking, you may block your number for a single call only by dialing *67 before you make the call. This Selective Blocking works for one phone call only.

Prevent Phone Company Marketing

Your phone company is allowed to use your calling records for marketing purposes. Listed here are the opt-out numbers for the major local phone companies. If your phone company is not listed, contact the customer service department and ask them how to opt out of sharing customer information for marketing purposes, known in the industry as Customer Proprietary Network Information (CPNI).

AT&T (formerly SBC): (800) 397-1887
Cox: (800) 221-4188
Verizon: (866) 483-9600

Reduce the Risk of Identity Theft

You can't prevent identity theft. But you can lower the odds. Here's how:

Your Social Security Number (SSN)

Protect It

Your SSN is very important to your privacy. Because it is used by credit grantors to identify those who are applying for credit, it is sought by identity thieves because it enables them to impersonate you.

Do not keep your Social Security card in your wallet. Remove other cards that contain your SSN and only carry them on days when you need them. Unfortunately, military IDs and Medicare cards contain the SSN and generally must be carried all the time. You will want to take extra precautions to protect your wallet from theft if you carry either of these cards.

Release your SSN only when necessary. If a business asks for your SSN, ask that an alternative number be used instead, like your driver's license number. If the business insists, ask for its written policy about using and protecting SSNs.

If a government agency asks for your SSN, look for a Privacy Act notice. It will tell you if your SSN is required and what happens if you refuse to provide it.

Be Careful Where You Write Your SSN

Do not print your SSN or driver's license number on your checks. Do not let a merchant write your SSN on your checks because of the risk of fraud.

Examine Your Annual Social Security Report

Examine your Social Security Personal Earnings and Benefits Estimate Statement (PEBES) every year to check for fraud. The Social Security Administration mails it to you each year about 90 days before your birthday. If the income reported on your PEBES is higher than what you actually earn, someone may be working under your SSN. You will need to report this to the IRS.

Passwords, PINs, and Paper Trails

Avoid Obvious Passwords and PINs

Avoid obvious passwords and PINs such as "opensesame," "password," "itsme," the last four digits of your Social Security number, your mother's maiden name, your birth date, middle name, first name, pet's name, or consecutive numbers. Use a password that combines letters, numbers, and characters.

If you have been given the last four digits of your SSN as a PIN by your bank, credit union, or investment company, request that it be changed.

Protect Your Bank Accounts

Ask your financial institutions to let you use an additional code or password (a number or word) when accessing your account. Do not use your mother's maiden name, Social Security number, or birthday.

Many companies are moving to a pass-question that only you can answer. When creating such a question, do not use questions that are easily answered by others, even those in your household.



Memorize Your Passwords

Memorize your important passwords and PINs. Do not record them on anything in your wallet.

Protect Yourself at the ATM

When you are standing at an ATM machine, shield your transaction with your hand so that someone standing nearby cannot see you enter your PIN.

Take Your Credit Card Receipts

If you buy something with a credit card, take the receipt with you. Carry the receipt in your wallet rather than in a shopping bag. Rip it up before throwing it away, and do not toss it into a public trash can.

Watch Your Mail

Watch your mail carefully when you expect a new or reissued credit card to arrive. Contact the credit card company if the card does not arrive. If you live in a neighborhood where there has been mail theft, install a locking mailbox.



Fraud Alerts and Credit Freezes

A fraud alert requires creditors to contact you by phone before granting credit. If an identity thief is attempting to open a credit account in your name, you will learn of it when the creditor phones you. Fraud alerts last only 90 days, but if you're an identity theft victim, you can extend it to seven years. Call one of the three credit bureaus, and it will alert the other two for you:

Equifax: (800) 525-6285
Experian: (888) 397-3742
TransUnion: (800) 680-7289

A credit freeze is more effective than a fraud alert which creditors sometimes ignore. It will prevent your credit history from being shared with potential creditors, insurance companies, prospective landlords, or employers unless you give your express consent. California is one of the few states that allows you to freeze your credit report. Freezes are free to identity theft victims and cost \$10 per bureau for non-victims. For more information, visit the web site of the California Office of Privacy Protection: www.privacy.ca.gov/sheets/cis10securityfreeze.htm.

Don't Fall for Phishing Scams

Do not respond to e-mail messages that claim to be from your bank, PayPal, or eBay and that ask you to update your account information. These are not from your financial institution, but are sent by scam artists who hope that you'll take the bait, visit their look-alike web sites, and give your account number, Social Security number, and other sensitive information.

About five percent of consumers respond to phishing messages. Once their personal information is in the hands of the crooks, it can be used to commit identity theft. To learn more, visit www.antiphishing.org.

Responsible Information Handling

Review Your Bills Monthly

Check your credit card, bank, and telephone bills (especially cell phone bills) for incorrect charges. Report them immediately.

Use a Shredder

If you receive credit offers in the mail and decide to throw them away, shred or tear them into small pieces first. This will prevent "dumpster divers" from using the personal information included in the offer to order a credit card in your name at a different address. Shred all documents that contain sensitive personal information. Use a cross-cut shredder rather than a strip shredder.

Store Canceled Checks in a Safe Place

Because canceled checks can include your account number, phone number, and driver's license number, it is important to store them in a safe place. Shred them before discarding them.

Pick Up New Checks in Person

When you order new checks, pick them up at the bank rather than having them mailed to your home where they can be stolen from your mailbox. If you have a post office box, use that address on your checks rather than your home address.

Keep Your Financial Information in a Safe Place

Keep your financial information in a safe place in your home, particularly if you have roommates, employ outside help, or have service work done in your home.

Make Sure Businesses Safeguard Your Sensitive Personal Information

When applying for loans or credit, learn how the company disposes of applications. Take your business elsewhere if you are not comfortable with their security practices.

Opt-Out Strategies

Opt Out of Receiving Pre-Approved Credit Card Offers

Opt out of receiving pre-approved credit card offers by calling: (888) 5-OPT-OUT / (888) 567-8688. You can opt out online at www.optoutprescreen.com.

Opt Out of Receiving Junk Mail

You may write to the Mail Preference Service to opt out of receiving junk mail. Ask to be put on the opt-out list, and include the name(s) and address of household members who do not want to receive junk mail. Here is the address:

Mail Preference Service
P.O. Box 643
Carmel NY 10512

Abacus compiles a cooperative data base of catalog and publishing companies' customers. If you shop from catalogs, your name, address, and the types of items you buy are sold to marketers. You may opt out by email at optout@abacus-us.com. To opt out by mail, write to:

Abacus
P.O. Box 1478
Broomfield, CO 80038

Sign Up For the "Do Not Call" List

Sign up your cell phone and local lines with the national Do Not Call Registry. Telemarketers are prohibited from calling phone numbers on the Registry. Call (888) 382-1222 from the phone in question. Or go to www.donotcall.gov.

Check Your Own Records

Check Your Bank Account History

Your history regarding bank accounts may be in the ChexSystems database.

ChexSystems is a nationwide specialty consumer reporting agency that collects and maintains information from member financial institutions such as banks and credit unions.

If a bank closes your checking account because of, say, insufficient funds, it will make a report to ChexSystems that other banks will check when you apply for new accounts. A negative report from ChexSystems may prevent you from opening a checking account at another bank.

To order your ChexSystems report call (800) 428-9623, or visit their web site at www.consumerdebit.com.