

CONSUMER ADVISORY

June 2007

By Attorney General Tom Miller

Prevent Identity Theft Take Control of Your Personal Information

When your personal information is sold or gets into circulation, it poses two threats: you will receive more unwanted solicitations -- and you could become a victim of "identity theft," such as someone opening an account using your name. *Control your personal information* -- especially your credit card, bank account and Social Security numbers.

Protect your Social Security number. Don't print it on your checks. Don't give it out unless it is required (on tax forms or employment records, for example.)

Never give your credit card, bank account, or Social Security numbers over the phone unless you initiated the call and check out the business. Don't give financial or personal information on sweepstakes entries, prize offers, or warranty and rebate cards. (Information may be sold and circulated, increasing junk mail and the risk of identity theft.)

Order your FREE annual credit report from the three national credit reporting companies (Equifax, Experian and TransUnion). Go to www.AnnualCreditReport.com. Or call toll-free to 877-322-8228. Or write to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. Your credit report will tell you, for example, if someone has stolen your identity by opening a credit card account using your name.

"Opt out!" Tell companies not to share or sell your information. *First*, when you receive the annual "privacy notice" from your financial institutions, fill out the form and tell them not to share or sell your information. *Second*, ask the three credit reporting companies not to give your name to solicitors. (They sell lists to credit card marketers, for example.) Go to www.OptOutPrescreen.com, or call 888-567-8688 to remove your name from the lists they market. You may ask to be removed for two years, or permanently.

Register for the national "Do Not Call" list. Call 888-382-1222 from the phone you wish to register, or go to www.DoNotCall.gov. Also: Tell telephone solicitors not to call you again, and to put you on *their* do-not-call list -- by law, they should not call you again.

Ask the Direct Marketing Association to remove your name from mailing lists it manages. Go to www.DMAconsumers.org, or write to DMA Mail Preference Service, P.O. Box 643, Carmel, NY 10512. Be sure to include all variations of your name. (It may take a few months before you notice a significant decrease in mail solicitations.)

More tips: Go to www.IowaAttorneyGeneral.org for info and brochures on both *preventing* and *dealing with* ID theft (click on "protecting consumers.") See also www.PrivacyRights.org and www.ftc.gov/idtheft. Write to the Attorney General's Consumer Protection Division, Des Moines, IA 50319. Call 515-281-5926, or 888-777-4590 (toll-free.)