



How Can I Prevent Identity Theft?

Millions of people each year become victims of identity theft. If your personal information—name, address, social security number—falls into the wrong hands, someone else may be able to obtain a credit card, secure a loan, file taxes, or transact other business in your name. Many people only find out that their identity has been stolen after a debt collector obtains a judgment against them and freezes their bank account. Use discretion and be careful with your personal information. While there is no foolproof way to prevent identity theft, the following suggestions are precautions you can take to reduce the risk of identity theft:

GUARD YOUR SOCIAL SECURITY NUMBER

Do not carry your social security card in your wallet, and do not carry other cards that contain your social security number (for example, insurance cards).

DO NOT GIVE YOUR SOCIAL SECURITY NUMBER

Do not give out your number to anyone unless you receive specific information about how your number will be safeguarded. Be careful not to give your social security number verbally to someone if there are others nearby who can hear you.

DO NOT USE COMMON PASSWORDS

You should never use passwords on your accounts that are common or that someone else might know or be able to guess easily. Examples of passwords you should not use include your social security number, your mother's maiden name, your birth date, or consecutive numbers and common phrases such as "password123".

SECURE YOUR MAIL

Make sure your mailbox is locked and secure. Do not leave outgoing mail in an unlocked open box at work or at home.

SHRED

Anything with your social security number on it and all banking and credit information, as well as pre-approved credit card offers, should be shredded before discarding in the trash.

ORDER AND REVIEW A COPY OF YOUR CREDIT REPORT

You can obtain copies from each of the three credit reporting agencies at least once every two years. To order free credit reports, call: 877-322-8228, or order them online at www.annualcreditreport.com. Other websites may advertise that they offer “free” credit reports, but this is the only official website.

STOP UNWANTED SOLICITATIONS

To stop receiving pre-approved credit card offers in the mail, call: 1-888-567-8688 or visit <https://www.optoutprescreen.com/?rf=t>. To stop receiving telemarketing calls, call the National Do Not Call Registry at 888-382-1222 or visit <https://www.donotcall.gov/register/reg.aspx>.

CONSIDER PUTTING A FRAUD ALERT ON YOUR CREDIT REPORT

If you think you might be the victim of identity theft, you should consider placing a fraud alert on your credit files. With a fraud alert, no one (including you), will be able to obtain a loan or a new credit card until the creditor verifies that you are the one asking for credit. To place a fraud alert, you must contact each of the three major credit reporting agencies, TransUnion, Equifax, and Experian. The phone numbers and websites for the three agencies can be found at <https://www.identitytheft.gov/Top-Company-Contacts>.

For more information on what to do if you think you have been a victim of identity theft, you should get a copy of the handbook “*Taking Charge, What to do if Your Identity is Stolen*” from the Federal Trade Commission by calling 877-438-4338 or by visiting <https://www.consumer.ftc.gov/articles/pdf-0009-taking-charge.pdf>.

WHO CAN I CONTACT IF I HAVE QUESTIONS?

You may call MFY Legal Services, Inc.'s Consumer Rights Project on Thursdays from 10:00 a.m. to 2:00 p.m. at 212-417-3881.

DISCLAIMER: This fact sheet gives general information for NYC residents; it is NOT legal advice.