

Important contacts

NYS Department of State Division of Consumer Protection

800-697-1220

dos.ny.gov/identity-theft-prevention-and-mitigation-program

NYS Attorney General

General Helpline: 800-771-7755
TTY: 800-788-9898

ag.ny.gov/consumer-frauds-bureau/identity-theft

Federal Trade Commission Identity Theft Hotline

877-IDTHEFT (438-4338)

identitytheft.gov

Consumer Credit Reporting Agencies

Equifax
800-525-6285

Experian
888-397-3742

TransUnion
800-680-7289

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IDENTITY THEFT



KNOW THE RISKS

Information on how to
protect your privacy
and what to do if
your identity is stolen

Important information from
**Speaker of the Assembly
Carl E. Heastie**



**Speaker of the Assembly
Carl E. Heastie**

Dear Friend,

Identity theft continues to be one of the fastest-growing crimes in the United States. According to the U.S. Bureau of Justice Statistics, an estimated 10% of all Americans have had their identities stolen.

From computer hacking to credit card skimming, criminals have developed sophisticated ways to use your personal information for financial gain. Identities can be traced and stolen from credit and debit card receipts and numbers, checks and internet transactions. Corporate data breaches can put the personal information of millions of Americans at risk.

This brochure contains tips to reduce your risk of becoming a victim of identity theft. I hope this information is helpful to you. You can contact my office if you have questions or concerns about this or any other matter.

Sincerely,

Carl E. Heastie
Speaker of the Assembly

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518-455-3791

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WHAT IS IDENTITY THEFT?

Identity theft is the intentional use of someone else's identity, including credit or debit card numbers, a Social Security number, a driver's license number or an ATM personal identification number (PIN), to illegally purchase goods or services or open up new accounts in a victim's name.

Identity theft is a serious crime that can cause substantial harm to a consumer. Victims are often left with damaged credit reports and must spend time, effort and money to undo the damage. As a result, victims often have trouble getting credit and loans and even cashing checks.

HOW CAN I PREVENT IDENTITY THEFT?

- ▶ Minimize the amount of information a thief can steal. Avoid carrying extra credit cards, your Social Security card, birth certificate or passport in your wallet or purse.
 - ▶ Never keep your personal identification number (PIN) on or near your ATM or credit card. Memorize these numbers.
 - ▶ Have your name removed from the marketing lists of the three major consumer credit reporting agencies: Equifax, Experian and TransUnion.
 - ▶ Never give out your credit card number or other information over the phone unless you initiated the call and trust the business.
 - ▶ Beware of "phishing," the practice of sending bulk email or pop-up messages that deceive consumers into disclosing personal information like passwords and Social Security numbers. Legitimate companies don't solicit information this way. Also, be wary of unsolicited text or other messages containing financial offers.
 - ▶ Laptops are easily stolen. Try not to store sensitive information on them.
- ▶ Delete any personal information stored on your computer before disposing of it by using a "wipe" utility program, which overwrites the hard drive.
 - ▶ Update your computer virus software regularly and use a secure browser to safeguard your online transactions. Don't download files or click on hyperlinks from strangers.
 - ▶ Install a locked mailbox at your residence to help reduce mail theft.
 - ▶ Keep a copy of your credit card information, account numbers, expiration dates and telephone numbers of customer service or fraud departments in case your cards are stolen. Make sure this information is kept in a secure location.
 - ▶ Use passwords on your credit card, bank or phone accounts. Don't use easily available information like your birthdate or the last four digits of your Social Security number for passwords.
 - ▶ Find out who has access to your personal information at work and verify that your records are kept in a secure location. Ask how personal records are discarded.
 - ▶ Tear up, cut up or, ideally, shred your credit card receipts, copies of credit and bank statements, checks and credit cards before throwing them out.
 - ▶ Don't use the same password for different accounts and periodically change all passwords.



FREE ANNUAL CREDIT REPORTS AVAILABLE

You are entitled to a free copy of your credit report from each credit reporting agency once every 12 months. To order your free reports, visit annualcreditreport.com or call 877-322-8228. This website is the only source authorized by the federal government for free annual credit reports.

WHAT DO I DO IF MY IDENTITY HAS BEEN STOLEN?

- ▶ Call the companies where you know fraud occurred. Ask them to freeze the accounts and change logins, passwords and PINs.
- ▶ Place a free, 90-day fraud alert on your information and get your credit reports by contacting one of the three credit bureaus - Equifax, Experian or TransUnion.
- ▶ Report identity theft to the FTC using their online form at identitytheft.gov or by calling 877-IDTHEFT (438-4338). If you create an account, they'll walk you through each recovery step, update your plan as needed, track your progress and pre-fill forms and letters for you.
- ▶ File a report with your local police department, and bring your FTC identity theft report with you. Be sure to obtain a copy of the police report.
- ▶ Take steps to ensure your mail, personal information and other data are protected, and begin to repair the damage by closing new accounts opened in your name, removing false charges from your accounts, correcting your credit report and considering a credit freeze.

NYS Office of Victim Services (OVS)

OVS may cover out-of-pocket expenses for financial counseling for eligible seniors or persons with disabilities who are victimized. Call 800-247-8035 or visit ovs.ny.gov for more information.

Consumer protections

CONSUMER NOTIFICATION OF SECURITY BREACHES

New York State law requires public and private organizations to notify customers when the security of their private information has been breached. This enables consumers to take steps to prevent their identity from being stolen or to stop the theft as soon as possible.

"FREEZE" YOUR CREDIT REPORTS

Consumers in New York State can prohibit (or "freeze") access to personal information in their credit reports. This can prevent identity thieves from taking out new loans and credit in your name. You must contact each of the three consumer credit reporting companies and make a request in writing with delivery confirmation or via telephone or secure electronic means. Freezes limit a consumer's ability to get "instant credit," which may slow credit applications, but you can take a freeze off of your account at any time.

When a credit reporting agency suffers a breach of information containing consumer Social Security numbers, the agency must provide identity theft prevention services and, if applicable, identity theft mitigation services to affected customers.

HELP PREVENT CHILD IDENTITY THEFT

With child identity theft on the rise, it's more important than ever to safeguard your child's credit. New York State law allows parents and guardians to place a security freeze on their minor child's credit record. For more information visit dos.ny.gov/what-you-should-know-about-child-identity-theft.