

# CLIENT TELL

## Identity Theft: How to Reduce Your Risk

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Identity theft happens when someone steals your personal information and uses it without your permission. Identity theft is a serious crime. It can disrupt your finances, credit history, and reputation, and take time, money, and patience to resolve.

Identity thieves might:

- Go through trash cans and dumpsters, stealing bills and documents that have sensitive information.
- Work for businesses, medical offices, or government agencies, and steal personal information on the job.
- Misuse the name of a legitimate business, and call or send emails that trick you into revealing personal information.

- Pretend to offer a job, a loan, or an apartment, and ask you to send personal information to “qualify.”
- Steal your wallet, purse, backpack, or mail, and remove your credit cards, driver’s license, passport, health insurance card, and other items that show personal information.

### How to Protect Your Information

Your credit report may show the first signs that someone has misused your information, so it’s important to check your report a few times a year. You have the right to get a free copy of your credit report every 12 months from each of the three nationwide credit reporting companies.

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## CCCS SAYS, “SHRED IT!”

October 20-27 is National Protect Your Identity Week. In celebration and to promote awareness of this vital issue, CCCS of MD & DE will host a Shred Event on **Saturday, October 20** from **11 AM - 1 PM** in the Towson University Student Union parking lot.

Local residents can bring their old bank records and financial documents to the event for free, confidential cross-cut shredding. They also can dispose of old cell phones. These will be wiped clean of personal information and redistributed to others in need.

If you live in the Baltimore area, join us for this fun, informative event OR check your local area to if there’s a shred event near you.

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Your identity is your financial passport to the world. It pays to take measures to protect it from thieves, because the ways they use your information may destroy your credit rating and personal finances. Identity theft can lead to serious repercussions: It can cause you to lose out on a job offer or be turned down to rent or buy a home or take out a loan.

Here at CCCS of MD & DE, we are committed to safeguarding your confidentiality. We maintain a set of checks and balances to help keep your personal information safe and secure. Have you visited our new website ([www.cccs-inc.org](http://www.cccs-inc.org)) yet? It is encrypted and includes up-to-date firewalls. Its online client section is password protected. (Continued on Page 3)

FROM THE PRESIDENT  
Jim Godfrey

## CLIENT TELL

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## IF YOU'RE A VICTIM OF IDENTITY THEFT ....

If you fall victim to ID theft, follow these steps. The sooner you act, the better chance you'll have to limit damage and cost.

### STEP1: Place an initial fraud alert on your credit reports.

Contact one of three nationwide credit reporting companies (Equifax, Experian, or TransUnion) to report that you're a victim of ID theft. Ask them to place a fraud alert on your credit file and confirm their intention to contact the other credit reporting companies.

Placing a fraud alert is free. Once instituted, it will stay on your credit report for 90 days. The alert will help keep the identity thief from opening more accounts in your name. Consider requesting a credit freeze. Make sure the credit reporting companies all have your current contact information, so they can reach you.

### STEP 2: Review your credit reports.

As an ID theft victim, you have the right to request and review one free copy of your credit report from each of the three credit reporting companies. Check for and dispute any discrepancies, such as inaccurate information, unauthorized charges, or accounts you don't recognize. If you know which accounts have been tampered with, contact the fraud department for the related business and follow up in writing. Send your letters by certified mail and request a return receipt so that you have a communications record.

### STEP 3: Create an Identity Theft Report.

An identity theft report provides documentation you can use when you have to deal with credit reporting companies, debt collectors, and businesses that have opened false accounts in your name. You can use the Report to: Get fraudulent information removed from your credit report; stop companies from collecting debts that are due to identity theft; place and extended fraud alert on credit reports; get information from companies about accounts the thief opened or misused. To create an Identity Theft Report:

- Submit a complaint about the theft to the FTC ([ftc.gov](http://ftc.gov)). Once you describe the details, print a copy of the report (also known as an Identity Theft Affidavit.)
- Take a copy of the Affidavit to a local police department or one near where the theft took place. File a police report about the incident and obtain a copy of the report or the report number.
- Attach your FTC Identity Theft Affidavit to the police report. Together, these two items constitute your Identity Theft Report.

## ID Theft FACTS

### How often does identity theft take place?

It currently affects about 8.1 million Americans — or one in every 25 of us — each year.

### Is identity theft on the rise or decline?

Although the number of ID theft incidences have dropped recently, the remaining cases are harder to detect and resolve, leading to higher costs.

### How much time and money does each instance involve?

On average, victims pay \$631 in out-of-pocket expenses. The average case requires 33 hours to resolve — or the equivalent of four work days.

### How often is the identity thief someone you know?

More often than you might expect. Forty-three percent of the identity theft victims polled for a recent ITRC Aftermath Study knew their perpetrator.

### How can I insure that I will never fall victim to ID theft?

The honest answer? You can't. No one is immune from identity theft, and there is no guarantee it won't happen to you. However, the more precautions you take, the better chance you have to protect yourself.

Note: Statistics quoted on rate of occurrence and cost were taken from the 2011 *Javelin Identity Fraud Survey Report*.

## Identity Theft: How to Reduce Your Risk (continued)

You can get your free credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 1-877-322-8228. You must give your name, address, Social Security number, date of birth, and the answers to questions that only you would know – for example, “What was the color of your first car?” Each credit reporting company may ask you for different information. Ordering a free credit report from one of the three companies every four months lets you monitor your file and spot errors early.

It’s also important to read your bank, credit card, and account statements, and the explanation of medical benefits from your health plan. If a statement has mistakes or doesn’t come on time, contact the business. Shred all documents that show personal, financial, and medical information before you throw them away.

### Protect your information when you go online.

- Don’t respond to email messages that ask for personal information. Legitimate companies don’t ask for information this way.

- Create passwords that mix letters, numbers, and special characters. Don’t use the same password for more than one account.
- If you shop or bank online, use websites that protect your financial information with encryption. An encrypted site has “https” at the beginning of the web address; “s” is for secure.
- Use anti-virus and anti-spyware software, and a firewall on your computer.
- Set your computer’s operating system, web browser, and security system to update automatically.

### For More Information

Visit [ftc.gov/idtheft](http://ftc.gov/idtheft) where you will find free step-by-step guides, videos, forms, and sample letters to help you protect your information and respond if it’s stolen.

CCCS also takes safety measures when dealing with client data in the office. When paper documents are no longer needed, they are always crosscut shredded prior to disposal.

Identity thieves and hackers constantly change and refine their methods. To meet this ongoing challenge, we regularly review and update our security processes each quarter.

**What You Can Do:** You also play a vital role in protecting your personal data. Unless your email system is encrypted and password protected, please don’t send us (or anyone else) messages that include personal information such as your complete Social Security number, client account number, or creditor account numbers. For safety, only send the last four digits of the Social Security or account number. You can also fax your information to us at 410-747-2387 or 1-800-571-2227 instead.

Avoid using public Wi-Fi when you contact us or do business with your creditors or financial institutions. Wireless connections at airports, hotels, grocery stores, and cafes are seldom secure. The more we all take these precautions, the better chance we’ll have of keeping our identities safe and secure.

### Ask a Counselor

**Q:** What’s the most convenient and cost effective way to make my monthly debt management program payments?

**A:** ACH EASY PAY and online payments involve less hassle and cost than money orders or cashier’s checks. ACH EASY PAY allows you to have your DMP payment taken directly from your checking account each month. This free service helps insure that creditors are always paid on time. If you need to adjust your ACH payment date, please contact us at least five business days in advance of your due date.

Make secure payments online anytime at [www.cccs-inc.org](http://www.cccs-inc.org) using your checking account and bank routing numbers. Please schedule all online payments at least five business days before they are due, so they can be disbursed to your creditors on time. You will receive confirmation of your transaction by email or postcard. Contact CCCS at 1-800-571-2227 any time you have a payment question. We’re here to help!

### FINAL CALL

**Child Identity Theft Is on the Rise.** This is when thieves use minors’ personal information to commit fraud. They may steal and use the child’s information to get medical care, government benefits, a job, utilities, car loans, or even a mortgage. It may be years before the victim or family learn about the problem. If you have children or grandchildren, learn more. Access the FTC’s free *Safeguarding Your Child’s Future* brochure at <http://ftc.gov/bcp/edu/pubs/consumer/idtheft/idt08.pdf>. It’s informative and timely.

**Make Money Orders Work for You.** Before paying by money order, print *CCCS of MD & DE* in the “Pay to Order Of” blank. Sign the money order and write your address and phone number under your signature. Also place your client number in the top corner. When you send in or drop off the money order, include the top part of your statement. Retain your receipt for future reference. And don’t forget to send us copies of your creditor statements each quarter, so we can update your account.

#### Our Mission

To help stabilize communities by creating hope and promoting economic self-sufficiency to individuals and families through financial education and counseling.

Helping People Help Themselves Through Education,  
Financial Counseling & Debt Repayment.

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