

Tips to reduce your risk of identity theft

- Watch your financial statements and credit reports for changes that you did not expect. Report any suspicious or unusual activity to your bank immediately.
- Ask for a free credit report at www.AnnualCreditReport.com or by calling 1-877-322-8228. The law says you can get one free credit report each year from each of the three major credit agencies — Equifax®, Experian, and TransUnion.

- Place a fraud alert on your credit reports.
Consider placing an *initial fraud alert* with the three major credit agencies. A fraud alert stays in your file for at least 90 days, and during that time you can get free copies of your credit reports. The fraud alert will make it harder for someone to get credit in your name. But a fraud alert may also delay your own applications for new credit.

To place a fraud alert in your file, call one of the numbers below. As soon as that agency processes your fraud alert, it will notify the other two. They will also place fraud alerts in their files.

Equifax®: 1-800-525-6285; www.Equifax.com
Experian: 1-888-EXPERIAN (397-3742); www.experian.com
TransUnion: 1-800-680-7289; www.transunion.com

If you are in the U.S. Military and you are deployed, consider placing an *active duty alert* on your credit reports. Active duty alerts are like fraud alerts; except that they last for one year instead of 90 days and you cannot get additional free reports during the year.

- Every consumer is entitled to one free credit report every year from each of three agencies above. However, because of this incident, you are entitled to one additional free credit report from any of the three credit agencies. You may want to stagger your request, requesting one from a different credit bureau every four months to have a better chance of finding any potential problem. You may get the credit report at <https://www.annualcreditreport.com/>. This is the only authorized website for getting your free annual credit report under federal law.
- Review other information on the Federal Trade Commission FTC identity theft website, <http://www.consumer.ftc.gov/features/feature-0014-identity-theft>. You will find a lot of information on security problems and identity theft.
- For more information on identity theft, you may visit the website of the Connecticut Attorney General's Office: <http://www.ct.gov/ag/cwp/view.asp?A=2066&Q=292644>.

What to do if someone steals your identity

If you find changes on your accounts or credit reports that you did not make, and think you may be the victim of identity theft, take these important steps:

1. File a complaint with the Federal Trade Commission (FTC).

By filing a complaint with the FTC, you will make it possible for the FTC to try to stop identity thieves and investigate companies for violations of laws related to identity theft.

- To file a complaint with the FTC on your computer, visit <http://www.consumer.ftc.gov/features/feature-0014-identity-theft> and follow the “Create an Identity Theft” link on the right side of the screen.
- To file a complaint by phone, call the FTC's Identity Theft Hotline at 1-877-ID-THEFT (438-4338); TTY: 1-866-653-4261. The call is free.

After you file your complaint, be sure to call the Identity Theft Hotline to update your complaint if you find more information.

2. File a police report with your local police or the police in the community where the identity theft took place.

Be sure to get a copy of the police report or the number of the report. It can help you deal with creditors who need proof of the crime.

3. Place an *extended fraud alert* in your credit reports. To do this, call one of the three credit reporting agencies. An extended fraud alert will stay in your files for seven years.

If you ask for an extended alert you will have to provide an identity theft report. An identity theft report includes a copy of a report you have filed with a federal, state, or local law enforcement agency. For more detailed information about the identity theft report, visit <http://www.consumer.ftc.gov/features/feature-0014-identity-theft>.