

Additional Resources



Federal Trade Commission website has a ton of great information including a 21-page booklet available at <http://www.consumer.gov/idtheft>

FREE CREDIT REPORTS will be available to VIRGINIA residence beginning September 2005- Friends and family members around the country can call 1-877 322-8228 to see if they qualify or visit <http://www.annualcreditreport.com>. This service is supported by all three credit bureaus.

A Summary of Your Rights Under the Fair Credit Reporting Act
<http://www.ftc.gov/bcp/conline/pubs/credit/fcrasummary.pdf>

CREDIT BUREAUS

Equifax — www.equifax.com

To order your report, call: 800-685-1111

To report fraud, call: 800-525-6285/

TDD 800-255-0056 and write:

P.O. Box 740241, Atlanta, GA 30374-0241

Experian — www.experian.com

To order your report, call: 888-EXPERIAN (397-3742)

To report fraud, call: 888-EXPERIAN (397-3742)/

TDD 800-972-0322 and write:

P.O. Box 9532, Allen TX 75013

TransUnion — www.transunion.com

To order your report, call: 800-888-4213

To report fraud, call: 800-680-7289/

TDD 877-553-7803; fax: 714-447-6034; email: fvad@transunion.com or write: Fraud Victim Assistance Department, P.O. Box 6790, Fullerton, CA 92834-6790

Activating a Fraud Alert

Putting a fraud alert on you credit file is one of the first things you should do if you suspect someone is trying to open credit accounts in your name. It might be something you want to do, even if you don't think identity theft is an immediate threat.

Fraud alerts are not a cure-all, however. A fraud alert can be, and sometimes is ignored by creditors. If you suspect you're a victim of identity theft, or have already become a victim, fraud alerts are only a start in trying to protect your credit. You also need to pay close attention to your credit report to make sure no new credit inquiries or credit accounts are being opened.

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What is a Fraud Alert?

A fraud alert is something that the major credit bureaus attach to your credit report, when you or someone else may try to open up a *new* credit account. The lender should contact you by phone to verify that you really want to open a new account. If you aren't reachable by phone, the credit account shouldn't be opened.

Keep in mind the creditor isn't required by law to contact you, even if you have fraud alert in place.

A fraud alert shouldn't cause any problems with using your credit card or checking accounts. It's focused on new credit accounts, not the ones you already have opened.

<http://www.fightidentitytheft.com/flag.html>

http://www.consumer.gov/idtheft/recovering_idt.html#9

How Not to Get Hooked by a “Phishing Scam”

Call 877-FTC-Help for FREE copy

<http://www.ftc.gov/bcp/online/pubs/alerts/phishingalrt.htm>

More on Phishing www.citibank.com/domain/spoof/learn.htm

Spyware <http://www.ftc.gov/bcp/online/pubs/alerts/spywarealrt.htm>

Many experienced Web users have learned how to recognize spyware, avoid it, and delete it. According to officials at the Federal Trade Commission (FTC), the nation's consumer protection agency, all computer users should get wise to the signs that spyware has been installed on their machines, and then take the appropriate steps to delete it.

The clues that spyware is on a computer include:

- a barrage of pop-up ads
- a hijacked browser — that is, a browser that takes you to sites other than those you type into the address box
- a sudden or repeated change in your computer's Internet home page
- new and unexpected toolbars
- new and unexpected icons on the system tray at the bottom of your computer screen
- keys that don't work (for example, the “Tab” key that might not work when you try to move to the next field in a Web form)
- random error messages
- sluggish or downright slow performance when opening programs or saving files

Privacy Rights Organization <http://www.privacyrights.org/>

The Privacy Rights Clearinghouse (PRC) is a nonprofit consumer organization with a two-part mission -- consumer information and consumer advocacy. It was established in 1992 and is based in San Diego, California. It is primarily grant-supported and serves individuals nationwide.