

copy of your report. If you live in Vermont, Massachusetts, Georgia, Maryland, Colorado or New Jersey, you can obtain a free report annually from each of the Big Three. In Maine, credit reports are \$3 and in Connecticut, the cost for the first report requested in a 12 month period is \$5.00 and \$7.50 for each subsequent report.



- ◆ **Pre-approved Credit Card Offers** – “Credit card: 6% APR!!” These brightly-colored come-ons from banks are easily converted into fraudulent accounts. Always tear up pre-approved credit applications before throwing them away. Credit card solicitations are generated from “pre-screened lists” of credit reports provided by credit bureaus. If you do not want to receive these offers, contact each of the Big Three credit bureaus to remove your name from these lists.
- ◆ **Monitoring Billing Statements** – check your billing statements each month for fraudulent charges and report any suspicious charges immediately. If you do not receive your statement on time, call your creditor. It may be that a fraudulent change of address was sent to the creditor or the post office. Call the creditor first and then post office to see if a change of address has been filed in your name.
- ◆ **Mistakes on Your Credit Report** – for more information about errors on your credit report and what to do, write to U.S. PIRG at 218 D Street SE, Washington, DC 20003. You can also send an email to uspirg.org for a list of other available fact sheets.

To find out how you can add Identity Theft Protection to your insurance portfolio, email Murray at:

protectmyfamily@murrayins.com

or call us at one of our following locations:

Corporate Headquarters

39 N. Duke St. ♦ Lancaster, PA 17602
717-397-9600 ♦ 800-533-5271

Capital Region Office

4999 Louise Dr. ♦ Suite 201
Mechanicsburg, PA 17055 ♦ 717-620-2400

Personal Insurance Center

80 Abbeyville Rd. ♦ Lancaster, PA 17603
717-397-5271 ♦ 800-533-5271

Quarryville Branch Office

6 S. Church St. ♦ Quarryville, PA 17566
717-786-2161 ♦ 800-533-5271

www.murrayins.com

Thoughtful
Solutions.
The Right
Choice.



**IDENTITY
THEFT**

Is Your Family At Risk?


MURRAY
RISK MANAGEMENT AND INSURANCE

Re-printed with permission from the Federal Trade Commission

What You Can Do To Avoid Becoming A Victim of Identity Theft

Theft of identity (TOI) fraud is on the rise. Often the first notice consumers get that someone has fraudulently assumed their identity is either a call from a collection agency demanding payment on an overdue credit account which they never opened or when their monthly billing statements do not arrive in the mail and they find the address on their account has been changed. Most TOI victims never learn how the thief accessed their personal information.

It may be impossible for a consumer to prevent access to all his or her personal information which is so readily available to thieves (and to junk marketers) from a variety of sources. Broader changes are needed to effectively combat TOI. Consumers should demand legislative action to address the issue.

Following are some simple steps you can take now to protect your private information. These steps won't prevent fraud in all cases, but will make your information more secure.

Mail Theft

Mail theft is one of the top ways a thief gains access to personal information.



Buy a mailbox that locks or install a mailbox slot in your door to protect bills, convenience checks, pre-approved credit offers, etc. before you get a chance to shred them.

Opt Out

Opt-out of pre-approval credit card offers by calling 1-888-5-OPTOUT, which is a number established by the three major credit bureaus allowing you to opt out of most pre-approved credit offers.

Protecting Personal Information

Always question the information gathering and handling practices of merchants, creditors, government agencies, employers, educational institutions and others. Don't be afraid to ask if they really need this information for a valid purpose.

- ♦ **Credit card account numbers** – do not write account numbers on checks, outside of envelopes (California and many other states prohibit merchants from requiring you to write a credit card number on your check); avoid giving account numbers over the phone to companies you are unfamiliar with, especially when you did not initiate the call.
- ♦ **Social security numbers** – ask to have an alternative number where social security numbers are used for identification by schools, employers, or other institutions; resist writing your social security number on checks where possible (there is no law in CA prohibiting merchants from requesting it); keep tax records and other financial documents in a secure place and destroy or delete



social security numbers from any documents before throwing them away.

- ♦ **Address and phone number** – do not give out or write your name and address down in conjunction with credit card sale. (California and some other states prohibit merchants from requesting or requiring this information to be written on a credit card transaction slip); you may want to have your name, address, and phone number deleted from marketers' lists by writing to **Direct Marketing Association's Mail Preference Service** (P.O. Box 9908, Farmingdale, NY 11735) and **Telephone Preference Service** (P.O. Box 9015, Farmingdale, NY 11735).
- ♦ **Other common identifying information** – consider using other security passwords for financial accounts rather than solely common identifiers such as mother's maiden name and birth date; if you have your driver's license pre-printed on your checks, always shred cancelled checks before throwing away.
- ♦ **Monitoring Credit Reports** – obtain a copy of your credit report on a regular basis to monitor for changed addresses and fraudulent account information. In most states it costs \$8 to receive a

Has Your Personal Information Been Compromised?

If you get a notice that your personal information may have been compromised, taking certain steps quickly can minimize the potential for the theft of your identity.

If the stolen information includes your financial accounts, close compromised credit card accounts immediately. If the stolen information includes your Social Security number, call the toll-free fraud number of any one of the three nationwide consumer reporting companies and place an initial fraud alert on your credit reports. If the stolen information includes your driver's license or other government-issued identification, contact the agencies that issued

the documents and follow their procedures to cancel a document and get a replacement.

Useful Contact Information

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