

## Ways to prevent ID Theft



- 1) Protect your credit - Periodically review the information that appears on your credit reports.
- 2) Destroy documents - Shred personal data that might contain confidential information.
- 3) Verify your account statements - File a claim with your creditors if you notice an error.
- 4) Protect yourself at your employer - Ask about the security measures implemented by your employer.
- 5) Be wary of who you share your information with - Do not share your personal information with anyone, unless it is absolutely necessary. Get to know who you are dealing with.
- 6) Be on the lookout at the ATM dispenser - Ensure that nobody is watching when you enter your PIN.
- 7) Use a "real" password - Set a "solid" password. Do not use names or telephone numbers that are easily linked with you.
- 8) Safeguard your Social Security number - Ask why the number is necessary and if they will encrypt the information.
- 9) Get rid of some of your credit cards - Only keep the ones that you really need or use. It is recommended that you have no more than two credit cards.
- 10) Protect your computer - Install a good antivirus program to prevent viruses from harming your hard disk, as well as a firewall that will prevent other people from accessing important documents from your computer.

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[www.consumerpr.org](http://www.consumerpr.org)

## Protect Yourself Against ID Theft

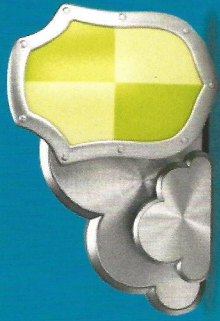


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Financial Wellness...  
**Everyone's Right**



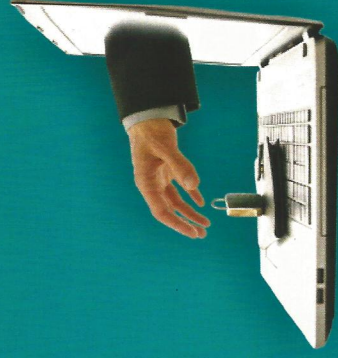


*The persons whose identity has been stolen could spend months or years and thousands of dollars correcting the damages that thieves have inflicted to their credit and reputation.*

## What is ID Theft?

ID Theft is one of the most rapidly increasing crimes. It occurs when a dishonest person illegally uses your personal information such as name, address, date of birth, social security number, bank account, and credit card number, in a fraudulent manner. This is deemed as legal fraud and is processed under federal law.

The persons whose identity has been stolen could spend months or years and thousands of dollars correcting the damages that thieves have inflicted to their credit and reputation. In the meantime, victims may lose job opportunities, their credit applications may be rejected, and may even be arrested for felonies that they did not commit.



## How can they get my information?

ID Thieves obtain your personal information when they:

- Steal billfolds, wallets, and your personal correspondence.
- Steal personal information that you provide in unsecured web sites.
- Search for personal information in your garbage, business garbage and public garbage dumps (also known as dumpster diving).
- Call you or send you an email to ask for your personal information after claiming that they are somebody else.
- Contact financial institutions, telephone companies, and insurance companies to obtain your personal information under false pretenses.
- Purchase personal information from "internal" sources.
- Steal credit card numbers through a skimmer (a small electronic device that allows unscrupulous people to swipe and store victims' credit card numbers).
- Change cardholders' mailing addresses to reroute their monthly statements.

## Measures to take if your ID has been stolen

- Contact your creditors' Fraud Department.
- Notify the three major national Credit Reporting Agencies (CRAs) at the following telephone numbers:

Trans Union - 1 (800) 680-7289  
Equifax - 1 (888) 611-9573  
Experian - 1 (800) 397-3742

- Request a free copy of your credit report to the national CRAs, to which you are eligible as a result of being an ID Theft victim.
- You may also obtain a free copy of your credit report (once per year) by calling 1-877-322-8228 or by accessing the following web site:

[www.annualcreditreport.com](http://www.annualcreditreport.com)

- Close all accounts that were fraudulently opened.
- File a report at the Police Department where the crime took place.
- File a complaint with the Federal Trade Commission (FTC) through the following web site:

[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft)

Call CONSUMER and one of our certified counselors will guide you in how to prevent and protect yourself from falling prey to ID Theft, or to share with you the best course of action to take if you have already been victimized.

To obtain an appointment, please call us at:

**1-855-717-2227** / (787) 722-8835

Send us an email to:  
[info@consumerpr.org](mailto:info@consumerpr.org)

Access our web page:  
[www.consumerpr.org](http://www.consumerpr.org)