

## FIGHT FRAUD

- Be aware of where your valuables, i.e. purse or wallet, are at all times.
- Use a Post Office mail box to mail any envelopes that contain checks or personal information.
- Use a paper shredder to shred personal information, especially financial solicitations you receive in the mail.
- Before sharing personal information, especially your social security number, ask why the information is being requested, how it will be used, and if it will be shared.
- Do not carry ID cards or credit cards unless you intend to use them.
- Store blank checks, cancelled checks, and credit card/line of credit checks in a safe place.
- Report lost or stolen checks immediately. Review all new check orders to make sure that none of the checks were stolen while in transit.
- If you suspect fraud, contact major check verification companies to request that retailers using their databases be notified not to accept the stolen checks.
  - Telecheck: 800-710-9898
  - Equifax: 800-437-5120
- Check your credit report annually for accuracy. Verify the information that each credit bureau has. You can order them individually from each agency for a charge of no more than \$8.50 according to the law, or for free at [www.annualcreditreport.com](http://www.annualcreditreport.com).
  - Equifax: order a report at: [www.equifax.com](http://www.equifax.com), or call 888-766-0008, or write to P.O. Box 740241, Atlanta, GA 30374-0241
  - Experian: order a report at: [www.experian.com](http://www.experian.com), or call 888-397-3742, or write to P.O. Box 2002, Allen, TX 75013-0949
  - TransUnion: order a report at: [www.transunion.com](http://www.transunion.com), or call 800-680-7289, or write to P. O. Box 1000, Chester, PA 19022
- If you identify unauthorized activity on your credit reports, report fraud by contacting the appropriate credit bureau.
  - Equifax: 800-525-6285
  - Experian: 888-397-3742
  - TransUnion: 800-680-7289
- Consider removing your name and telephone number from Direct Mail Marketing groups. This can be done by sending your name, address, and phone number to: DMA Telephone Preference Service, P.O. Box 9014, Farmingdale, NY 11735-9014. Additional information is available online at [www.the-dma.org](http://www.the-dma.org).