

## To Report Fraud to the Major Credit Reporting Agencies:

### Experian

To report fraud call: (888) EXPERIAN  
TDD: (800) 972-0322, AND write:  
P.O. Box 9532, Allen, TX 75013

### Equifax

To report fraud call: (800) 525-6285  
TDD: (800) 255-0056, AND write:  
P.O. Box 740241, Atlanta, GA 30374-0241

### TransUnion

To report fraud call: (800) 680-7289  
TDD: (877) 553-7803, AND/OR:  
Fax: (714) 447-6034  
email: fvad@transunion.com  
Fraud Victim Assistance Department  
P.O. Box 6790, Fullerton, CA 92834-6790



**IT'S MI IDENTITY**

## To Obtain A Free Annual Credit Report:

Call: (877) 322-8228 (toll free)

For further ID Theft information, visit  
[www.michigan.gov/ag](http://www.michigan.gov/ag)  
the Attorney General's website.

**"Identity theft is a growing problem in Michigan, especially for our older citizens. You can help to put a stop to it."**

Mike Cox  
Michigan Attorney General

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*ANNUAL CREDIT REPORT*  
*COM*

# PREVENTION

## Recommendations for individuals:

- Never give out your Social Security number, driver's license, any bank or credit account numbers or other identifying information unless you know the person or organization or you initiated the contact.
- Treat checkbooks, ATM cards, credit cards and credit card offers as if they're cash – protect them!
- Before discarding you should shred personal information such as receipts, insurance forms, bank and credit card statements and other offers.
- Notify financial institutions and credit card companies before relocating to a new home or care facility.
- Have your mail held when going on vacation or into the hospital.
- Cancel unneeded credit cards.
- Say no to credit card offers by calling 1-888-5-OPT-OUT (567-8688).
- Keep a list of customer service telephone numbers for current accounts in case you need to report a credit card stolen or any other kind of identity theft.
- Review financial and credit card statements each month for unauthorized activity.
- Obtain and review a copy of your credit report each year (see the back of this brochure for a list of credit reporting agencies).

- Obtain and read the Federal Trade Commission booklet on identity theft at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).
- Know the law. Identity theft is a felony in Michigan. For more information about this law, please visit [www.mileg.org](http://www.mileg.org).

## Recommendations for resident-care facility employees:

- Don't open resident mail; in fact, they have the right to receive their mail unopened.
- Don't put resident non-medical personal information – including Social Security number, driver's license, date of birth, address and employment history – on their charts. A chart is easily accessed by an identity thief! Keep any personal information about a resident in a secure place.
- Discourage residents from pre-signing checks or leaving checkbooks, credit cards, mail, etc., unsecured and unattended.
- Be alert to visitors and unidentified individuals in resident areas.

*The key to protecting yourself and the people you love from identity theft is to prevent it from happening in the first place.*

# ACTION

If you're a victim of identity theft, don't panic. Do the following:

1. Immediately contact the three credit reporting agencies listed on the back of this brochure. Ask for a "fraud alert," which will help prevent new credit accounts from being opened without your permission.
2. File a report with the local police.
3. Contact the Postal Inspection Office [www.usps.com/websites/depart/inspect](http://www.usps.com/websites/depart/inspect). Because most identity theft crimes involve the use of mail, the U.S. Postal Service is also a lead agency in investigating these crimes.
4. Contact the Social Security Administration Fraud Hotline (1-800-269-0271.) Alert them that your number has been stolen.
5. Contact your banks and credit card companies. Review your statements.
6. Notify the Federal Trade Commission at 1-877- 438-4338.
7. *If you live in a resident-care facility,* contact the Michigan Attorney General's Healthcare Fraud Division Call:

**1-800-24-ABUSE (242-2873)**

## Facts about identity theft:

- Every year, nearly 7 million people across the nation become victims of identity theft.
- Identity theft in Michigan is greater than the national average for credit card, telephone, cell phone and utility fraud.
- Most victims of identity theft in Michigan are more than 40 years old.
- Identity theft victims can be living or deceased.
- Many identity theft victims fail to notify the proper authorities and fail to file formal complaints.
- The average identity theft victim spends about 175 hours of time and \$1,400 to restore credit.