

IDENTITY THEFT

What You Can Do To Avoid This Growing Fraud

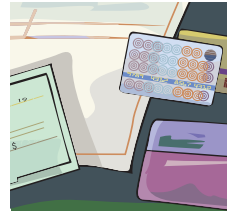


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Your State Senator

The Problem of Identity Theft

Some 500,000 to 700,000 Americans a year are at risk of having their identity stolen, according to government and private sector estimates. Identity theft is growing. Fraud experts agree that you still are more likely to become a victim of this federal crime by more traditional means, such as improperly discarding credit cards or other financial data. Here are some tips on how to avoid becoming an ID theft victim and what to do should you be stung by one of these thieves:

- Never respond to unsolicited requests for your social security number (SSN) or financial data.
- Before discarding, shred credit card, ATM receipts and any pre-approved credit offers you have received, but don't plan to use.
- Check all credit card and bank statements for accuracy.
- Avoid choosing access and personal ID (PIN) codes that are easy to figure out.
- Obtain a copy of your credit report yearly and check it for accuracy.
- Use only secure sites when making online purchases. Secure pages begin with "https." For example:
<https://www.mib.com>
- Pay for online purchases by credit card to assure you get what you paid for and to limit your liability.



If You Become A Victim



If you find you have become a victim of identity theft, immediately take the following actions:

- File a police report with local police.
- Contact your banker.
- Notify all institutions with whom you have a financial relationship.
- Tag accounts closed due to fraud, "Closed at consumer's request."
- Establish a password for telephone inquiries on credit card accounts.
- Place a fraud alert statement on your credit report.
- Request bi-monthly copies of your credit report until your case is resolved (Free to fraud victims).
- Report check theft to check verification companies.
- Check post office for unauthorized change of address requests.
- Follow-up contacts with letters and keep copies of all correspondence.
- File a complaint with the Federal Trade Commission by calling the FTC's Identity Theft Hotline at 1-877-ID-THEFT (438-4338) or using the complaint form on the website at: <http://www.ftc.gov/idtheft>

Remain Alert

Suspect ID theft if you're denied credit for no apparent reason or if routine financial statements stop arriving in a timely manner.



Laws that Protect Your Credit Information

Several laws are designed to protect your credit cards and credit records.

For example, the Pennsylvania Credit Card Information Act prohibits anyone who accepts a credit card for a transaction from requiring the consumer to divulge certain personal identification information, such as a telephone number.

In addition, if a consumer pays by check, merchants cannot demand to record a credit card number, too.

At the federal level, the Fair Credit Reporting Act protects citizens against inaccurate consumer reports, which are used to determine eligibility for credit, insurance or employment. This law also limits the distribution of consumer reports and sets guidelines to prevent invasions of privacy.

According to the Fair Credit Reporting Act:

- You have the right to know what is in your file and may correct any errors.
- Your report can only be shown to those who need the information in connection with insurance or an employment application.
- You are entitled to know who has received a copy of your report in the previous six months. If the report was furnished for employment purposes, that time period is extended to the previous two years.
- If there is a dispute between you and the credit bureau about information in your file, and the disagreement cannot be resolved, you have the right to have your version of the dispute placed in the file and included in future reports.



Where to Get Help

Credit Reporting Bureaus:

Equifax (www.equifax.com):

Report Fraud800-525-6285

Order Credit Report800-685-1111

Experian (www.experian.com):

Report Fraud and Order

Credit Report888-397-3742

TransUnion (www.transunion.com):

Report Fraud800-680-7289

Order Credit Report800-888-4213

Reporting Fraudulent Check Use:

Certegy800-437-5120

Chexsystems800-428-9623

CrossCheck707-586-0551

TeleCheck800-366-1054

Social Security Administration:

Report Fraud800-269-0271

Order Benefits and Earnings

Statement800-772-1213

Other Resources:

Medical Information Bureau

(<http://www.mib.com>):

Request a Report617-426-3660



More Information About Identity Theft and How to Avoid it Can Be Found At:

Federal Trade Commission:

www.ftc.gov/idtheft

Americans For Consumer Education and Competition:

www.todaysmoneymatters.org

Disclaimer:

It is important to note that this information may have changed since this brochure was printed.

Please visit www.ftc.gov/idtheft for the latest information.