



# Protecting Our Personal Information

***Presented by:***

CCCS of Rochester

**Chad Rieflin,**

Director of Programs and Grants





# Overview:

- How information can be misused
  - How to minimize our risk
  - Whether or not to share our information
  - Immediate steps for victims
  - How to resolve credit problems, and
  - Available resources
- 



# 1. How Information can be Misused



# How can someone **get** our information?

- By taking our mail
  - Bank statements, credit card statements, pre-approved offers, etc.



- By rummaging through our trash



# How can someone get our information?

- By obtaining personal work records



- By internet



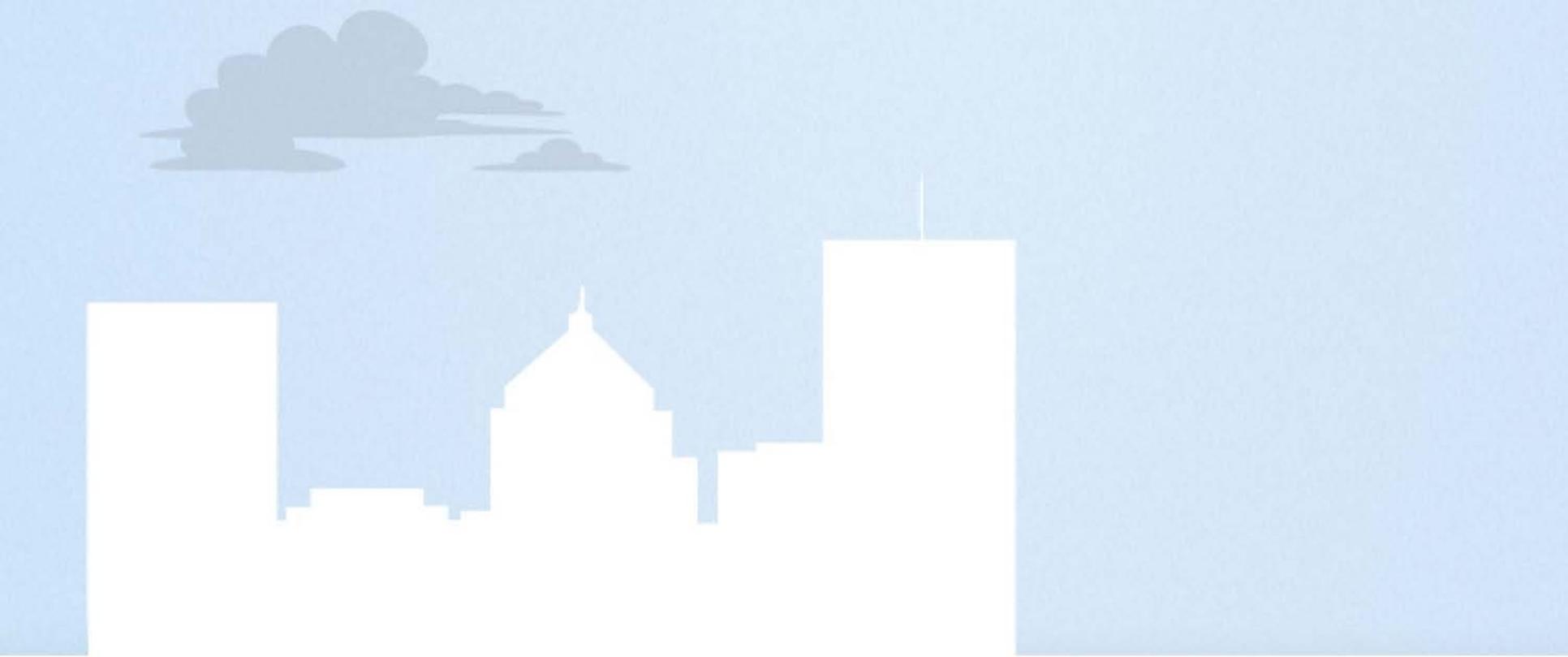
- By skimming



# How can someone **misuse** our information?

- They call our credit card issuer, pretending to be us, and change the mailing address
- They open a new credit card account, using our name, D.O.B. and SSN
- They obtain a copy of our credit report using our name, D.O.B and SSN
- They open bank accounts and write bad checks
- They use a practice called “pretexting”





## 2. Minimizing Our Risk



# Managing our information wisely

## *We should:*

- Find out how our information will be used before giving it out
- Pay attention to our billing cycles
- Deposit outgoing mail in post office collection boxes
- Promptly remove mail from our mailbox



# Managing your information wisely (cont.)

## *In addition, we should:*

- Minimize the amount of identification information and credit cards we carry
- Not give out information over the phone, internet or through the mail unless we have initiated contact
- Tear or shred any documents containing personal information before discarding (Use a cross cut shredder)



# Managing your information wisely (cont.)

## *We should:*

- Only give out our SSN if it's completely necessary
- Never carry our SSN card with us
- Order a copy of our credit report from the three major credit bureaus at least once a year:

- [www.annualcreditreport.com](http://www.annualcreditreport.com)
- 1-877-322-8228





# 3. Whether or not to Share Our Information



# Build a sense of cautiousness

- There is no way to completely prevent someone from misusing our information
- It's always better to err on the side of caution
- We can minimize our risk by opting out of information sharing programs

# Credit Reporting Agencies:

- We can opt out of receiving pre-screened credit card offers and marketing lists
  - 1-888-5-OPTOUT (1-888-567-8688)



# Department of Motor Vehicles

- May distribute our personal information for law enforcement, driver safety or insurance purposes
- We can choose not to have our information distributed for other purposes (i.e.- direct marketing)
- Contact the DMV directly

# Direct Marketers

- The Direct Marketing Association has an opt-out service
  - To be removed from mail lists
  - To be removed from e-mail lists
  - To be removed from phone lists
- National do-not-call registry:
  - 1-888-382-1222
  - [www.donotcall.gov](http://www.donotcall.gov)

A stylized white silhouette of a city skyline with various building shapes, including a prominent dome, set against a light blue background with a few dark clouds.

## 4.Immediate Steps For Victims



# The First Three Steps:

- First, place a **90-day fraud alert** on your credit reports, and review them
- Contact one of the following:
  - Equifax: 1-888-766-0008
  - Experian: 1-888-397-3742
  - Trans Union: 1-800-680-7289
- An initial alert stays on our report for 90 days
- An extended alert stays on our report for 7 years (for actual victims only)



# The First Three Steps:



- Secondly, **close accounts** that have been tampered with or opened fraudulently
  - Notify credit card companies and banks in writing
- Create **new passwords** that are not easily deciphered
- Dispute fraudulent charges with the company's **fraud department** and dispute forms
- By law, companies must provide copies of applications, etc. relating to ID theft if requested in writing

# The First Three Steps:

- Third, file a police report with the local police, or in the jurisdiction where the theft took place
- Keep a copy to give to creditors



# The Next Steps:

- Are always specific to the given situation:
  - Fraudulent bank account withdrawals
  - Bankruptcy fraud
  - Driver's license
  - Mail theft
  - SSN
  - Tax fraud



A white silhouette of a city skyline with various buildings and a central dome, set against a light blue background with stylized clouds.

## 5. How to Resolve Credit Problems



# Credit Reports:

- The FCRA establishes procedures for correcting mistakes
  - Both the Credit Bureau and information provider are responsible for correcting inaccurate or incomplete information
  - First, contact the Credit Bureau in writing and tell them what information you believe is inaccurate



## ***Sample Dispute Letter***

Date

Your Name

Your Address

Your City, State, Zip Code

Complaint Department

Name of Credit Reporting Agency

Address

City, State, Zip Code

Dear Sir or Madam:

I am writing to dispute the following information in my file. The items I dispute also are encircled on the attached copy of the report I received.

This item (identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.) is (inaccurate or incomplete) because (describe what is inaccurate or incomplete and why). I am requesting that the item be deleted (or request another specific change) to correct the information.

Enclosed are copies of (use this sentence if applicable and describe any enclosed documentation, such as payment records, court documents) supporting my position. Please investigate this and (delete or correct) the disputed item(s) as soon as possible.

Sincerely,

Your Name

Enclosures: (List what you are enclosing)

# Once You've Disputed in Writing:

- Any unverifiable information must be deleted from your file
- Any erroneous information must be corrected in your file
- They must give written results and report
- If requested, the CRA must send a free updated file



# Creditors:

- In addition to writing the Credit Bureau, write to the creditors as well
- Make sure you send you letter to the address for “billing inquiries”
- Send you letter by certified mail, and request a return receipt
- The creditor must resolve within 90 days



# ATM Cards, Debit Cards, and EFTs



- The Electronic Fund Transfer Act limits consumer's liability
- If reporting a lost or stolen ATM card:
  - within two days, losses are limited to \$50
  - within 60 days, can be liable for up to \$500
  - After 60 days, could loose all the money
- Call the financial institution and write



## **6. Available Resources**

# Federal Trade Commission

- Does not bring criminal cases
- Can provide information to help resolve financial and other problems resulting from misused information
  - [WWW.FTC.GOV/IDTHEFT](http://WWW.FTC.GOV/IDTHEFT)
  - 1-877-438-4338



# Banking Agencies

- If we have trouble getting our financial institutions to help, we can contact:
  - FDIC
    - [WWW.FDIC.GOV](http://WWW.FDIC.GOV)
    - 1-800-934-3342
  - NCUA
    - [WWW.NCUA.GOV](http://WWW.NCUA.GOV)
    - 703-518-6360



# Local Agencies

- The NYS Attorney General's Office:
  - 1-800-771-7755
- The CEB's Financial hot line:  
(An extension of CCCS of Rochester)
  - 585-256-6080



