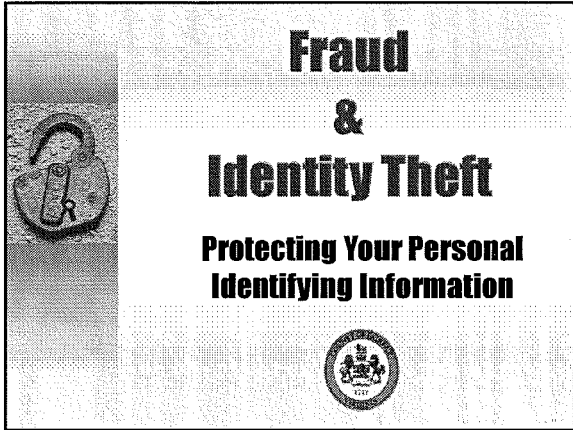


# How To Deal With Fraud and Identity Theft



---

---

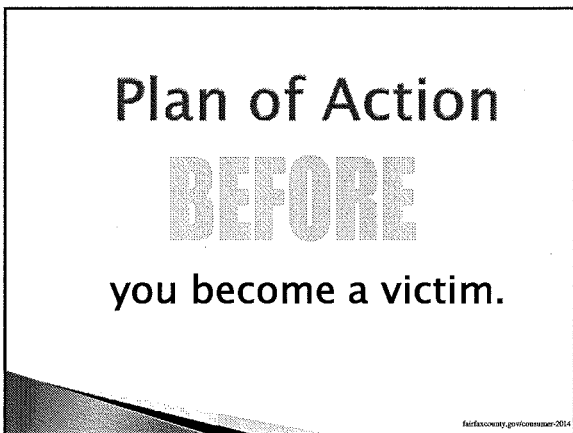
---

---

---

---

---



---

---

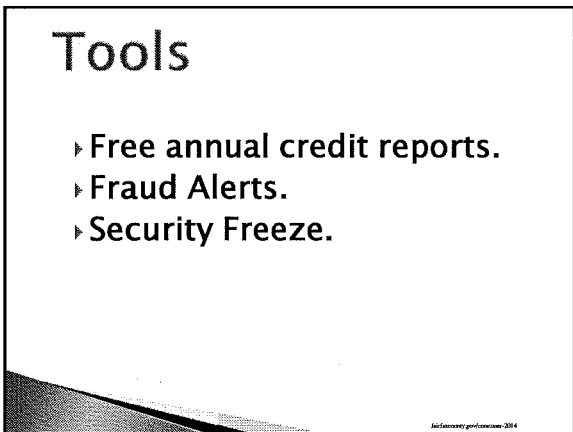
---

---

---

---

---



---

---

---

---

---

---

---

# How To Deal With Fraud and Identity Theft

## Credit Reports

- › Get a copy of your credit report at least once each year from each of the major credit reporting agencies:

Equifax: 800-525-6285

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

Experian: 888-397-3742

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

TransUnion: 800-680-7289

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

fairfaxcounty.gov/consumer 2014

---

---

---

---

---

---

---

---

## Only Legitimate Free Site

- › [www.annualcreditreport.com](http://www.annualcreditreport.com)
- › 1-877-322-8228
- › Mail completed Annual Credit Report Request Form to:

Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

fairfaxcounty.gov/consumer 2014

---

---

---

---

---

---

---

---

## Data Breach

- › Contact one of the three credit reporting agencies to place a fraud alert on your credit report.
- › Keep track of when the alert expires.
- › Request another alert, if necessary.
- › Keep a detailed record of all conversations.
- › Keep copies of all correspondence.

fairfaxcounty.gov/consumer 2014

---

---

---

---

---

---

---

---

# How To Deal With Fraud and Identity Theft

## Fraud Alerts

- › Force lenders to verify your identity before issuing credit.
- › The credit agency has to call you to confirm any request it receives to open a new account in your name.
- › Makes it harder for thieves to open new accounts without your knowledge.

Information.gov/consumer 2014

---

---

---

---

---

---

---

---

## Initial Alert

- › There is a data breach, or other fraud involving your personal, financial, or confidential information.
- › When you suspect you have been or may be a victim of fraud or identity theft.
- › If your wallet or purse is lost or stolen.

Information.gov/consumer 2014

---

---

---

---

---

---

---

---

## Initial Alert

- › Alert stays on your credit report for at least 90 days.
- › You are entitled to one free credit report from each of the three nationwide credit reporting agencies.
- › Review reports thoroughly.
- › Dispute and report anything suspicious or you do not recognize.

Information.gov/consumer 2014

---

---

---

---

---

---

---

---

# How To Deal With Fraud and Identity Theft

## Extended Alert

- ▶ You have to provide a police report.
- ▶ Your name will be removed from marketing lists for pre-screened credit offers for five years unless you ask the credit reporting companies to put your name back on the list.

Fairfax County Police Department 2014

---

---

---

---

---

---

---

---

## Extended Alert

- ▶ You are entitled to two free credit reports within twelve months.
- ▶ Alert stays in your file for seven years.

Fairfax County Police Department 2014

---

---

---

---

---

---

---

---

## Police

In Fairfax County  
Financial Crimes Section  
Fairfax County Police Department  
703-246-7800  
[www.fairfaxcounty.gov/police](http://www.fairfaxcounty.gov/police)

Fairfax County Police Department 2014

---

---

---

---

---

---

---

---

# How To Deal With Fraud and Identity Theft

## Police

- ▶ Get a copy of the police report.
- ▶ Case number.
- ▶ Submit to your creditors and others that require proof of the crime.

Fairfax County government 2014

---

---

---

---

---

---

---

---

## Be Alert

Keep all original reports and supporting documents along with the names and phone numbers of people you discussed your case with.

Fairfax County government 2014

---

---

---

---

---

---

---

---

## Be Alert

- ▶ Continue to check your credit reports periodically.
- ▶ Look for inquiries from companies you don't know.
- ▶ Accounts you didn't open.
- ▶ Unexpected debt or high balances.
- ▶ Anything suspicious.

Fairfax County government 2014

---

---

---

---

---

---

---

---

# How To Deal With Fraud and Identity Theft

## Security Freeze

- › Keeps everyone, including YOU from applying for additional credit.
- › Designed to prevent thieves from opening new accounts in your name.
- › Prevents others from looking at your credit report, except for companies you already have a relationship with.
- › You can freeze your records at each of the three major credit reporting companies.

InfoSecurity professionals 2014

---

---

---

---

---

---

---

---

## Virginia Security Freeze

- › If you are a victim of identity theft, the freeze may be placed, lifted, or removed for free.
- › If you are not a victim of identity theft, credit reporting agencies may charge up to \$10 to place the security freeze.
- › There is no fee for temporary lifts or removals of security freezes.

InfoSecurity professionals 2014

---

---

---

---

---

---

---

---

## Security Freeze Fees

### Experian

Requirements	Add	Lift	Remove
ID Theft Victim	Free	Free	Free
Non-Victim	\$10	Free	Free

---

---

---

---

---

---

---

---

# How To Deal With Fraud and Identity Theft

## Security Freeze Fees

### TransUnion

Requirements	Add	Lift	Remove
Identity Theft Victim	Free	Free	Free
Non-Victim	\$10	Free	Free

### Equifax

Requirements	Add	Lift	Remove
Identity Theft Victim	Free	Free	Free
Non-Victim	\$10	Free	Free

---

---

---

---

---

---

---

---

## Tools

- ▶ Free annual credit reports.
- ▶ Fraud Alerts.
- ▶ Security Freeze.
- ▶ Account alerts for credit, debit, banking and investments.
- ▶ OPT-Out of pre-approved credit offers and junk mail lists.
- ▶ Resources.

fairfaxcounty.gov/consumer 2014

---

---

---

---

---

---

---

---

## Account Alerts

- ▶ Account alerts help you stay on top of balance information, and provide transaction information.
- ▶ Receive alerts by phone, email, or by text message to a mobile device.
- ▶ Allows you to quickly report and stop fraud or identity theft.

fairfaxcounty.gov/consumer 2014

---

---

---

---

---

---

---

---

# How To Deal With Fraud and Identity Theft

## Account Alerts

- ▶ Contact your credit or debit card company, bank, investment firm or other institution you have a financial relationship with and find out what alerts are available.
- ▶ Set up the alerts.
- ▶ Use the alerts to keep you informed so you can manage your money, deter fraud, and manage finances.

fairfaxcounty.gov/consumer-2014

---

---

---

---

---

---

---

---

## Tools

Opt out of prescreened credit solicitations for mortgages, credit cards, or insurance

1-888-567-8688

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

fairfaxcounty.gov/consumer-2014

---

---

---

---

---

---

---

---

## Tools

Remove your name from marketing databases from many national companies for five years:

Direct Marketing Association  
Mail Preference Service  
PO Box 643  
Carmel, New York 10512  
212-768-7277- ext. 1888  
[www.dmachoice.org](http://www.dmachoice.org)

fairfaxcounty.gov/consumer-2014

---

---

---

---

---

---

---

---



# How To Deal With Fraud and Identity Theft

## Resources

File a complaint with the  
Federal Trade Commission.

1-877-ID-THEFT  
[ftc.gov/idtheft](http://ftc.gov/idtheft)

fairfaxcounty.gov/consumer-2014

---

---

---

---

---

---

---

---

## Resources

- ▶ Identity Theft Passport
- ▶ Need a police report

Virginia Office  
of the  
Attorney General  
1-800-370-0459  
[www.vaag.com](http://www.vaag.com)

fairfaxcounty.gov/consumer-2014

---

---

---

---

---

---

---

---

## Resources

Social Security Administration

[www.socialsecurity.gov](http://www.socialsecurity.gov)

800-269-0271

800-325-0778 - TTY

fairfaxcounty.gov/consumer-2013

---

---

---

---

---

---

---

---

# How To Deal With Fraud and Identity Theft

## Resources

Report Internet crime or  
suspected activity  
Internet Crime Complaint  
Center  
[www.ic3.gov](http://www.ic3.gov)

fairfaxcounty.gov/consumer-2013

---

---

---

---

---

---

---

---

## Tools

- › Free annual credit reports.
- › Fraud Alerts.
- › Security Freeze.
- › Account alerts for credit, debit, banking and investment.
- › OPT-Out of pre-approved credit offers and junk mail lists.
- › Resources.
- › Questions?

fairfaxcounty.gov/consumer-2014

---

---

---

---

---

---

---

---

## Questions?

Vee Johnson  
Consumer Affairs Branch  
Department of Cable and Consumer Services  
703-324-5959  
[vjohn1@fairfaxcounty.gov](mailto:vjohn1@fairfaxcounty.gov)

*Thank  
You*

fairfaxcounty.gov/consumer-2014

---

---

---

---

---

---

---

---

# Defend Against Fraud & Identity Theft

## Worksheet for Fairfax County Residents

### Credit Reporting Companies – Place a Fraud Alert

Request a **fraud alert** by calling one of the three nationwide consumer reporting companies below. After you place the alert, you will receive free copies of your credit report. Immediately dispute inaccurate information, fraudulent accounts, or unknown debt. Monitor for unauthorized activity so you can determine if the initial fraud alert needs to be extended.

Consumer Reporting Companies	Phone Number	Date Contacted	Contact Person	Comments
Equifax	1-800-525-6285			
Experian	1-888-397-3742			
Trans Union	1-800-680-7289			

### Law Enforcement Authorities – Report Identity Theft

File a police report and get a copy to use as proof of the crime when dealing with creditors, lenders, or businesses where the theft occurred.

Agency	Phone Number	Date Contacted	Contact Person	Report Number	Comments
Fairfax Police Financial Crimes	703-246-7800 <a href="http://www.fairfaxcounty.gov/police">www.fairfaxcounty.gov/police</a>				
Federal Trade Commission	1-877-438-4338 <a href="http://www.ftc.gov/idtheft">www.ftc.gov/idtheft</a>				
Virginia Office of the Attorney General	1-800-370-0459 <a href="http://www.vaag.com">www.vaag.com</a> Identity Theft Passport				
U.S. Postal Inspection Services	1-877-876-2455 <a href="https://postalinspectors.uspis.gov">https://postalinspectors.uspis.gov</a>				

### Banks, Credit Card Issuers and Other Creditors

Contact each creditor immediately. Follow-up with a letter to protect your legal rights. Check for fraudulent charges and information. Close accounts that have been compromised or you believe might have been tampered with. When you open a new account, be sure to use Personal Identification Numbers (PINs) and passwords that are hard to guess.

Creditor	Phone/Address	Date Contacted	Contact Person	Comments

### Stolen Checks – Stop Payment and File a Fraud Report

Financial Institution	Phone Number	Date Contacted	Contact Person	Comments
Your bank				
Telecheck	1-800-710-9898			
Certegy Check Services	1-800-237-3826			
Check Services	1-800-747-2432			
Chex Systems, Inc.	1-800-428-9623			

### Resources

Problem	Contact
Investments or brokerage accounts tampered with	SEC 202-942-7040
Long distance and cell phone fraud	FCC 1-888-225-5322
Fraudulent use of your SSN	SSA 1-800-269-0271
Misuse of your name or SSN to get a Virginia driver's license	DMV 1-877-937-6372
Tax Fraud	IRS 1-800-908-4490
Bank Fraud	OCC 1-800-613-6743
Passport and Visa Fraud	USDS 1-877-487-2778
Stop prescreened offers of credit and insurance	<a href="http://www.optoutprescreen.com">www.optoutprescreen.com</a> 1-888-567-8688
Internet crime complaint	<a href="http://www.ic3.gov">www.ic3.gov</a>

Contact the Fairfax County Consumer Affairs Branch for more information  
 Department of Cable and Consumer Services  
 12000 Government Center Parkway, Suite 433  
 703-222-8435, TTY 711  
[www.fairfaxcounty.gov/consumer](http://www.fairfaxcounty.gov/consumer)

## SECURITY FREEZE INFORMATION

Effective July 1, 2008, any consumer in Virginia may place a security freeze on his or her credit report by making a request by certified mail to each consumer reporting agency. Another method to make the request, such as phone or Internet, can be used only if the consumer reporting agency has authorized that method. The consumer reporting agency may not charge a fee to identity theft victims for placing or using the security freeze. To avoid paying a fee, victims must send a copy of a police report about the identity theft.

Individuals who have not been victims of identity theft pay a fee of \$10 per person, per consumer reporting agency, to place the freeze. The Virginia statute does not mention any other fees.

To obtain more detailed information on how to place a security freeze on your credit reports, see below.

### HOW TO "FREEZE" YOUR CREDIT FILES

A security freeze means that your file cannot be shared with potential creditors. A security freeze can help prevent new account identity theft. Most businesses will not open credit accounts without first checking a consumer's credit history. If your credit files are frozen, even someone who has your name and Social Security number probably would not be able to obtain credit in your name.

#### **How do I place a security freeze?**

To place a freeze, you must contact each of the three consumer reporting agencies by mail, or if the consumer reporting agency offers this channel, then you may choose phone, fax, or Internet.. Each consumer reporting agency may charge a \$10 fee, unless the fee is waived because you are an ID theft victim. To prove you are a victim (and to avoid the fees) you must send a copy of a police report covering the identity theft.

Write to all three addresses below and include the information that follows:

#### **Equifax Security Freeze**

P.O. Box 105788  
Atlanta, GA 30348

#### **Experian Security Freeze**

P.O. Box 9554  
Allen, TX 75013

#### **Trans Union Security Freeze**

P.O. Box 6790  
Fullerton, CA 92834-6790

For each, you must:

- Send a letter or use another method such as phone or Internet if offered by the consumer reporting agency;
- If you are a victim of identity theft, you must include a copy of your police report.
- Provide your full name (including middle initial as well as Jr., Sr., II, III, etc.), address, Social Security number, and date of birth.
- If you have moved in the past 5 years, supply all the addresses where you have lived over the prior 5 years.
- Provide proof of current address such as a current utility bill or phone bill.
- Send a photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- If you are not a victim, provide payment by check, money order or credit card (Visa, Master Card, American Express, or Discover cards only.)

#### **How long does it take for the security freeze to be placed after I request it?**

Starting one year after the effective date of the Virginia law, or July 1, 2009, the consumer reporting agency has one business day to place the freeze after receiving your request. The consumer reporting agency can take up to ten (10) business days to send you a confirmation with your unique PIN (personal identification number) or password to use when you want to temporarily lift the freeze. Keep this PIN or password in a safe place.

#### **Can I open new credit accounts if my files are frozen?**

Yes. You can have a security freeze lifted temporarily. The Virginia statute doesn't say whether you can do this only for a specific period of time or also for a specific creditor. To temporarily lift your security freeze:

- Contact once or more consumer reporting agencies (the creditor may be able to tell you which CRA it uses).
- You may make your request by mail, or if the CRA has procedures for it, by phone, fax, or Internet.
- Provide proper identification.
- Provide your PIN.
- State whether you want the report available to all for a specific period of time and if so give the length of time.
- If you want your credit reporting file to be available only to one specific creditor, also give the name of the creditor.

#### **How long does it take for a security freeze to be lifted?**

Consumer reporting agencies must lift a freeze no later than three (3) business days from receiving your request by mail, and no more than 15 minutes after receiving your request by an electronic contact method chosen by the consumer reporting agency.

#### **What will a creditor who requests my file see if it is frozen?**

A creditor will see a message or a code indicating the file is frozen.

**Can a new creditor get my credit score if my file is frozen?**

No. A potential new creditor who requests your file after it is frozen will only get a message or a code indicating that the file is frozen. Your current creditors will still be able to check your file.

**Can I order my own credit report if my file is frozen?**

Yes.

**Can anyone see my credit file if it is frozen?**

When you have a security freeze on your credit file, certain entities still have access to it. For example, your report can still be released to your existing creditors or to collection agencies acting on their own behalf. They can use it to review or collect on your account. Government agencies may also have access in response to a court or administrative order, a subpoena, or a search warrant.

**Do I have to freeze my file with all three credit bureaus?**

Yes. Different credit issuers may use different consumer reporting agencies. If you want to stop your credit file from being viewed, you must freeze it with Equifax, Experian, and Trans Union. If you want to freeze your file for more than one person in the same household, each person must make their own request and pay a separate fee.

**Will a freeze lower my credit score?**

No.

**Does freezing my file mean that I won't receive pre-approved credit offers?**

No. You can stop the pre-approved credit offers by calling 888-5OPTOUT (888-567-8688). Or you can do this online at [www.optoutprescreen.com](http://www.optoutprescreen.com). This will stop most offers that are made through the use of consumer reporting agencies.

**What law requires security freezes?**

The law on security freezes in Virginia goes into effect on July 1, 2008. The law authorizing the placement of a security freeze was passed as H 1311. Prior to this date, you can use the voluntary freeze programs of the three major consumer reporting agencies, for a fee of \$10 each, with no fee for ID theft victims.

THIS FACT SHEET IS FOR INFORMATIONAL PURPOSES ONLY. IT IS NOT LEGAL ADVICE. FOR LEGAL ADVICE, YOU MUST CONSULT YOUR OWN ATTORNEY.

*Before using these template letters, please read the entire document for complete information.*

SAMPLE FREEZE LETTER TO EQUIFAX

Date

Equifax  
Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348

Dear Equifax:

I would like to place a security freeze on my credit file. My name is:

My former name was (if applies):

My current address is:

My address has changed in the past 5 years. My former address was:

My social security number is:

My date of birth is:

I have enclosed photocopies of a government issued identity card AND proof of residence such as a utility bill or phone bill.

Circle one:

I am an identity theft victim and a copy of my police report on the identity theft is enclosed.

OR

I have enclosed the \$10 fee to place a security freeze.

Yours Truly,

Your Name.

Date

Trans Union Security Freeze  
P.O. Box 6790  
Fullerton, CA 92834-6790

Dear Trans Union:

I would like to place a security freeze on my credit file. My name is:

My former name was (if applies):

My current address is:

My address has changed in the past 5 years. My former address was:

My social security number is:

My date of birth is:

I have enclosed photocopies of a government issued identity card AND proof of residence such as a utility bill or phone bill.

Circle one:

I am an identity theft victim and a copy of my police report on the identity theft is enclosed.

OR

I have enclosed the \$10 fee to place a security freeze.

Yours Truly,

Your name

SAMPLE FREEZE LETTER TO EXPERIAN



Date

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013

Dear Experian:

I would like to place a security freeze on my credit file. My name is:

My former name was (if applies):

My current address is:

My address has changed in the past 5 years. My former address was:

My social security number is:

My date of birth is:

I have enclosed photocopies of a government issued identity card AND proof of residence such as a utility bill or phone bill.

Circle one:

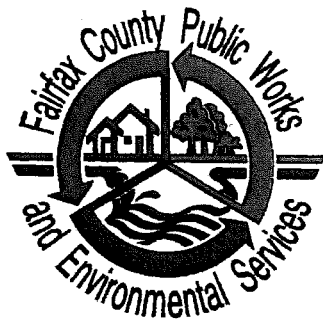
I am an identity theft victim and a copy of my police report on the identity theft is enclosed.

OR

I have enclosed the \$10 fee to place a security freeze.

Yours Truly,

Your name



# 2014 CALENDAR FOR **RESIDENTIAL** RECYCLING EVENTS

## **Electric Sundays**

Recycle your old or unwanted electronics (televisions, computers, keyboards, speakers, stereos, etc.) along with unbroken fluorescent lights on Electric Sundays. The following dates have been scheduled to kickoff the new year.

**March 23:** I-95 Landfill Complex

**April 27:** I-66 Transfer Station

**May 18:** I-66 Transfer Station

**June 22:** I-95 Landfill Complex

Events run from 10 a.m. to 3 p.m. at the location indicated—either the I-66 Transfer Station (4618 West Ox Road, Fairfax) or the I-95 Landfill Complex (9850 Furnace Road, Lorton).

Additional electronics recycling event information will follow once details are available. Please continue to visit [www.fairfaxcounty.gov/recycling](http://www.fairfaxcounty.gov/recycling) or call 703-324-5230, TTY 711, for updated information.

## **SECURE DOCUMENT SHREDDING**

Events run from **8 a.m. to noon** at the location indicated. Please bring only paper documents of a sensitive nature to be destroyed at these events.

**March 22**

South County Govmt. Ctr.  
8350 Richmond Hwy., Alexandria

**April 26**

North County  
Human Services Center  
1850 Cameron Glenn Dr., Reston

**May 17**

Sully District Govmt. Ctr.  
4900 Stonecroft Blvd., Chantilly

**June 21**

Oakton H.S.  
2900 Sutton Rd., Vienna

**July 19**

Mount Vernon H.S.  
8515 Mt. Vernon Rd., Alexandria

**Aug. 16**

Cooper M.S.  
977 Balls Hill Rd., McLean

**Sept. 20**

Braddock District Govmt. Ctr.  
9002 Burke Lake Rd., Burke

**Oct. 18**

Mason District Govmt Ctr.  
6507 Columbia Pike, Annandale

**Oct. 25**

Springfield Govmt. Ctr.  
6140 Rolling Rd., Springfield



These events are provided as a public service to Fairfax County residents. Materials from the business community will not be accepted. For details, go to [fairfaxcounty.gov/recycling](http://fairfaxcounty.gov/recycling), or call 703-324-5230, TTY 711.

A Fairfax County, Va., publication.  
March 2014

# Personal Security Checklist



TODAY		NOTES
<input type="checkbox"/>	I know how much cash and change I have in my wallet or purse	
<input type="checkbox"/>	I know how many credit cards are in my purse or wallet	
<input type="checkbox"/>	I don't have anything in my purse or wallet that has my social security number on it.	
<input type="checkbox"/>	I don't have my social security number on my driver's license	
<input type="checkbox"/>	I don't have my social security card in my purse or wallet	
<input type="checkbox"/>	I don't have my social security number on my military ID card	
<input type="checkbox"/>	I have a copy of my Medicare card with me but all except the last four digits are blacked out	
AT HOME		NOTES
<input type="checkbox"/>	My financial documents and records are in a safe place	
<input type="checkbox"/>	I keep my financial and personal documents locked	
<input type="checkbox"/>	I keep financial and personal information secure from roommates, visitors, or workers who come into my home	
<input type="checkbox"/>	I always leave my Social Security card at home in a secure place	
<input type="checkbox"/>	Before I share my social security number, I find out why it is needed, how it will be used, how it will be protected and what happens if I don't share the number	
<input type="checkbox"/>	I destroy the labels on prescription bottles before I throw them out	
<input type="checkbox"/>	I shred receipts, credit offers, credit applications, insurance forms, physician statements, checks, bank statements, expired charge cards, and similar documents when I no longer need them	
<input type="checkbox"/>	I know about the residential document shredding and recycling events scheduled throughout Fairfax County.	
<input type="checkbox"/>	I know how to opt out of prescreened offers of credit and insurance that come in the mail	
<input type="checkbox"/>	I don't give out personal information on the phone, mail or over the Internet unless I initiated the contact and I know who I am dealing with	
<input type="checkbox"/>	Before I leave home, I plan which credit or debit card(s) I will take with me	
AT WORK		NOTES
<input type="checkbox"/>	I keep my wallet or purse in a safe place at work	
<input type="checkbox"/>	I never share passwords with coworkers or colleagues	
<input type="checkbox"/>	I follow workplace procedures regarding disclosing, displaying, or exchanging personal information. This includes employee or membership cards, timecards, work schedules, licenses or permits and computer access codes	
<input type="checkbox"/>	Electronic or paper documents and databases containing personal information are shredded or encrypted prior to disposal	
ONLINE		NOTES
<input type="checkbox"/>	My computer, tablet or other mobile devices have a secure operating system with anti-virus software that I update regularly	
<input type="checkbox"/>	I don't use obvious passwords like birth date, mother's maiden name or last four digits of my Social Security number	
<input type="checkbox"/>	I only use strong passwords that are hard to guess	
<input type="checkbox"/>	My passwords have at least eight characters that include numbers, symbols and both upper and lower case letters	
<input type="checkbox"/>	I don't use the same password for each online account	
<input type="checkbox"/>	I keep my passwords in a secure place and don't share them	
<input type="checkbox"/>	My important files are backed up onto a removable disc and stored in a safe place	

	Before I dispose of a computer or mobile device, I delete all information permanently or remove the memory or SIM card	
	I don't overshare on social networking sites	
	I know what to do if something goes wrong online	
<b>CREDIT CARDS, BANK ACCOUNTS AND INVESTMENTS</b>		<b>NOTES</b>
	I keep copies of all credit and debits cards, bank accounts or investment account information stored in a secure place with phone numbers for the fraud departments	
	After using my credit or debit card, I keep an eye on the activity so I can immediately report any charges or transactions I don't recognize or didn't authorize	
	I monitor my credit and debit cards and bank accounts regularly by checking them online or using a phone automated system provided by the card issuer or financial institution	
	I report suspicious transactions immediately	
	I use account alerts by phone, mobile devices or email with my credit or debit card company, banks, or investment firm	
<b>CREDIT REPORTS</b>		<b>NOTES</b>
	I get my free credit report from <a href="http://annualcreditreport.com">annualcreditreport.com</a> each year or stagger my reports out over 12 months to defend against identity theft	
	I review my reports thoroughly to make sure all of the information is correct, up to date and belongs to me	
	I immediately dispute errors with the credit reporting companies and the fraud department of each business that reported information that is in error or may be fraud	
	I know how to contact one of the three credit reporting agencies to place a fraud alert on my credit report file	
	If my purse or wallet is loss or stolen or if I might be a victim of a data breach, I know how to place a 90-day fraud alert on my credit files	
	If I am a victim of identity theft, I know how to place an extended alert on my credit files	
<b>CREDIT FREEZE</b>		<b>NOTES</b>
	I know about Virginia's security freeze law	
	I know how to place, lift, or remove a credit freeze	
	I have a credit freeze on my credit reports	
<b>IDENTITY THEFT</b>		<b>NOTES</b>
	I understand why identity theft should be reported to the police	
	I know how to report identity theft to the Federal Trade Commission	
	I know how to report a lost or stolen purse or wallet	
	I know the number or website to report a financial crime in Fairfax County	
	I know what an identity theft passport is and why it is needed	
	I know where to get an identity theft passport	
	I know how to contact the Fairfax County Consumer Affairs Branch for information or guidance regarding Identity Theft or other financial fraud	