How To Deal With
Fraud and Identity Theft

Fraud &
Identity Theft
Protecting Your Personal Identifying Information

Plan of Action
BEFORE
you become a victim.

Tools
› Free annual credit reports.
› Fraud Alerts.
› Security Freeze.
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
  Experian: 888–397–3742
  www.experian.com
  TransUnion: 800–680–7289
  www.transunion.com

Only Legitimate Free Site

› 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

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.
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.

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.

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.
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.

Extended Alert

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

Police

In Fairfax County Financial Crimes Section Fairfax County Police Department 703–246–7800 www.fairfaxcounty.gov/police

Consumer Affairs, Fairfax, VA - 2014 www.fairfaxcounty.gov/consumer
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.

Be Alert

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

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.
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.

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.

Security Freeze Fees

<table>
<thead>
<tr>
<th>Type</th>
<th>Experian</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult Victim</td>
<td>$10</td>
</tr>
<tr>
<td>Non-Adult Victim</td>
<td>$10</td>
</tr>
<tr>
<td>Family</td>
<td>Free</td>
</tr>
<tr>
<td>Child</td>
<td>Free</td>
</tr>
<tr>
<td>Legal Guardian</td>
<td>Free</td>
</tr>
</tbody>
</table>

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www.fairfaxcounty.gov/consumer
How To Deal With
Fraud and Identity Theft

Security Freeze Fees

<table>
<thead>
<tr>
<th>TransUnion</th>
<th>Equifax</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reissue Fee</td>
<td>$14.00</td>
</tr>
<tr>
<td>Initial Fee</td>
<td>$15.00</td>
</tr>
<tr>
<td>Annual Fee</td>
<td>$14.00</td>
</tr>
</tbody>
</table>

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.

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.
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.

Tools

Opt out of prescreened credit solicitations for mortgages, credit cards, or insurance
1-888-567-8688
www.optoutprescreen.com

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
How To Deal With
Fraud and Identity Theft

Resources
File a complaint with the Federal Trade Commission.
1-877-ID-THEFT
ftc.gov/idtheft

Resources
› Identity Theft Passport
› Need a police report
  Virginia Office
  of the
  Attorney General
1-800-370-0459
www.vaag.com

Resources
Social Security Administration
www.socialsecurity.gov
800-269-0271
800-325-0778 – TTY

Consumer Affairs, Fairfax, VA - 2014
www.fairfaxcounty.gov/consumer
How To Deal With
Fraud and Identity Theft

Resources
Report Internet crime or suspected activity
Internet Crime Complaint Center
www.ic3.gov

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?

Questions?
Vee Johnson
Consumer Affairs Branch
Department of Cable and Consumer Services
703-324-5959
vjohn1@fairfaxcounty.gov

Thank You
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.

<table>
<thead>
<tr>
<th>Consumer Reporting Companies</th>
<th>Phone Number</th>
<th>Date Contacted</th>
<th>Contact Person</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equifax</td>
<td>1-800-525-6285</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Experian</td>
<td>1-888-397-3742</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trans Union</td>
<td>1-800-680-7289</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**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.

<table>
<thead>
<tr>
<th>Agency</th>
<th>Phone Number</th>
<th>Date Contacted</th>
<th>Contact Person</th>
<th>Report Number</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fairfax Police Financial Crimes</td>
<td>703-246-7800</td>
<td><a href="http://www.fairfaxcounty.gov/police">www.fairfaxcounty.gov/police</a></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>U.S. Postal Inspection Services</td>
<td>1-877-876-2455</td>
<td><a href="http://www.usps.gov">www.usps.gov</a></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**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.

<table>
<thead>
<tr>
<th>Creditor</th>
<th>Phone/Address</th>
<th>Date Contacted</th>
<th>Contact Person</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Financial Institution</th>
<th>Phone Number</th>
<th>Date Contacted</th>
<th>Contact Person</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your bank</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telecheck</td>
<td>1-800-710-9898</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cerlege Check Services</td>
<td>1-800-237-3826</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Check Services</td>
<td>1-800-747-2432</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chex Systems, Inc.</td>
<td>1-800-426-9623</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Resources**

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

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
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. 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.
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 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, or call 703-324-5230, TTY 711.

A Fairfax County, Va., publication.
March 2014
<table>
<thead>
<tr>
<th>TODAY</th>
<th>NOTES</th>
</tr>
</thead>
<tbody>
<tr>
<td>I know how much cash and change I have in my wallet or purse</td>
<td></td>
</tr>
<tr>
<td>I know how many credit cards are in my purse or wallet</td>
<td></td>
</tr>
<tr>
<td>I don't have anything in my purse or wallet that has my social security number on it.</td>
<td></td>
</tr>
<tr>
<td>I don't have my social security number on my driver's license</td>
<td></td>
</tr>
<tr>
<td>I don't have my social security card in my purse or wallet</td>
<td></td>
</tr>
<tr>
<td>I don't have my social security number on my military ID card</td>
<td></td>
</tr>
<tr>
<td>I have a copy of my Medicare card with me but all except the last four digits are blacked out</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>AT HOME</th>
<th>NOTES</th>
</tr>
</thead>
<tbody>
<tr>
<td>My financial documents and records are in a safe place</td>
<td></td>
</tr>
<tr>
<td>I keep my financial and personal documents locked</td>
<td></td>
</tr>
<tr>
<td>I keep financial and personal information secure from roommates, visitors, or workers who come into my home</td>
<td></td>
</tr>
<tr>
<td>I always leave my Social Security card at home in a secure place</td>
<td></td>
</tr>
<tr>
<td>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</td>
<td></td>
</tr>
<tr>
<td>I destroy the labels on prescription bottles before I throw them out</td>
<td></td>
</tr>
<tr>
<td>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</td>
<td></td>
</tr>
<tr>
<td>I know about the residential document shredding and recycling events scheduled throughout Fairfax County.</td>
<td></td>
</tr>
<tr>
<td>I know how to opt out of prescreened offers of credit and insurance that come in the mail</td>
<td></td>
</tr>
<tr>
<td>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</td>
<td></td>
</tr>
<tr>
<td>Before I leave home, I plan which credit or debit card(s) I will take with me</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>AT WORK</th>
<th>NOTES</th>
</tr>
</thead>
<tbody>
<tr>
<td>I keep my wallet or purse in a safe place at work</td>
<td></td>
</tr>
<tr>
<td>I never share passwords with coworkers or colleagues</td>
<td></td>
</tr>
<tr>
<td>I follow workplace procedures regarding disclosing, displaying, or exchanging personal information. This includes employee or membership cards, timescards, work schedules, licenses or permits and computer access codes</td>
<td></td>
</tr>
<tr>
<td>Electronic or paper documents and databases containing personal information are shredded or encrypted prior to disposal</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ONLINE</th>
<th>NOTES</th>
</tr>
</thead>
<tbody>
<tr>
<td>My computer, tablet or other mobile devices have a secure operating system with anti-virus software that I update regularly</td>
<td></td>
</tr>
<tr>
<td>I don't use obvious passwords like birth date, mother's maiden name or last four digits of my Social Security number</td>
<td></td>
</tr>
<tr>
<td>I only use strong passwords that are hard to guess</td>
<td></td>
</tr>
<tr>
<td>My passwords have at least eight characters that include numbers, symbols and both upper and lower case letters</td>
<td></td>
</tr>
<tr>
<td>I don't use the same password for each online account</td>
<td></td>
</tr>
<tr>
<td>I keep my passwords in a secure place and don't share them</td>
<td></td>
</tr>
<tr>
<td>My important files are backed up onto a removable disc and stored in a safe place</td>
<td></td>
</tr>
</tbody>
</table>
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.

### CREDIT CARDS, BANK ACCOUNTS AND INVESTMENTS

<table>
<thead>
<tr>
<th>NOTES</th>
</tr>
</thead>
<tbody>
<tr>
<td>I keep copies of all credit and debit cards, bank accounts or investment account information stored in a secure place with phone numbers for the fraud departments.</td>
</tr>
<tr>
<td>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.</td>
</tr>
<tr>
<td>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.</td>
</tr>
</tbody>
</table>
| 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.

### CREDIT REPORTS

<table>
<thead>
<tr>
<th>NOTES</th>
</tr>
</thead>
<tbody>
<tr>
<td>I get my free credit report from annualcreditreport.com each year or stagger my reports out over 12 months to defend against identity theft.</td>
</tr>
<tr>
<td>I review my reports thoroughly to make sure all of the information is correct, up to date and belongs to me.</td>
</tr>
<tr>
<td>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.</td>
</tr>
<tr>
<td>I know how to contact one of the three credit reporting agencies to place a fraud alert on my credit report file.</td>
</tr>
<tr>
<td>If my purse or wallet is lost 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.</td>
</tr>
<tr>
<td>If I am a victim of identity theft, I know how to place an extended alert on my credit files.</td>
</tr>
</tbody>
</table>

### CREDIT FREEZE

<table>
<thead>
<tr>
<th>NOTES</th>
</tr>
</thead>
<tbody>
<tr>
<td>I know about Virginia's security freeze law.</td>
</tr>
<tr>
<td>I know how to place, lift, or remove a credit freeze.</td>
</tr>
<tr>
<td>I have a credit freeze on my credit reports.</td>
</tr>
</tbody>
</table>

### IDENTITY THEFT

<table>
<thead>
<tr>
<th>NOTES</th>
</tr>
</thead>
<tbody>
<tr>
<td>I understand why identity theft should be reported to the police.</td>
</tr>
<tr>
<td>I know how to report identity theft to the Federal Trade Commission.</td>
</tr>
<tr>
<td>I know how to report a lost or stolen purse or wallet.</td>
</tr>
<tr>
<td>I know the number or website to report a financial crime in Fairfax County.</td>
</tr>
<tr>
<td>I know what an identity theft passport is and why it is needed.</td>
</tr>
<tr>
<td>I know where to get an identity theft passport.</td>
</tr>
<tr>
<td>I know how to contact the Fairfax County Consumer Affairs Branch for information or guidance regarding Identity Theft or other financial fraud.</td>
</tr>
</tbody>
</table>

Prepared by
Fairfax County Consumer Affairs Branch
Department of Cable and Consumer Services
703-223-8435
www.fairfaxcounty.gov/consumer