

# IDENTITY Theft

## AND PHISHING

consumer *brief*

The federal government reports that identity theft is now the fastest-growing financial crime. Every 79 seconds, a thief steals someone's identity and opens accounts in the victim's name.

To better protect New Jersey residents against identity theft, the Identity Theft Prevention Act took effect on January 1, 2006.

### **NEW JERSEY'S LAW:**

- Requires local law enforcement agencies to take a police report from you if you claim you have been the victim of identity theft;
- Permits you to place a security freeze on your consumer report which prohibits consumer reporting agencies from releasing your report to a third party without your permission;
- Requires public entities to destroy your records, if they contain personal information, when files are purged;
- Requires businesses or public entities that compile or maintain computerized records that include personal information to disclose any breach of security of those computerized records to any New Jersey resident whose personal information is believed to have been accessed by an unauthorized person; and
- Prohibits any public or private entity from posting or displaying your Social Security number, printing your Social Security number on any materials sent through the mail or intentionally making your Social Security number available to the general public or transmitting it over the Internet unless the number is encrypted.

### **CONSUMERS CAN PROTECT THEMSELVES BY TAKING THESE ACTIONS:**

- Keep a list of all of your account numbers including your credit card numbers and their expiration dates, as well as the phone numbers of your creditors.

- Carefully review your bank statements and bills for accuracy and contact your creditors if your usual bills do not arrive on time.
- DO NOT reply to e-mail notices (even if they are official looking) that request personal or account information. Instead, call the company or go to the company's Web site if you know the correct Web address.
- Give NO personal information over the phone to telemarketers. If you wish to purchase something or to donate to a charity, ask them to send you a bill or an invoice.
- DO NOT give your credit card information to companies over the phone unless you initiated the call and have a trusted relationship with the company you have called.
- When purchasing items over the Internet, provide your credit card number only after you have established beyond a doubt that the Web site is a valid one that is controlled and maintained by a company you trust. Review the company's Privacy Statement site to determine how they use your personal information.
- If your wallet, credit cards or checks are stolen, cancel your accounts.
- Shred anything that has personal identification information on it including credit card receipts. Be sure to shred pre-approved credit offers that come in the mail.

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**800-242-5846** › New Jersey Division of Consumer Affairs  
**www.NJConsumerAffairs.gov**



## **PHISHING:**

There is a scam being used by identity thieves called “phishing.” Victims are lured with e-mails disguised as official notices, text messages, or unexpected phone calls from an illegitimate company or organization asking for personal and financial information like credit card numbers and account data. According to the National Consumers League, phishing is the fourth most common Internet scam.

- If you get an e-mail or pop-up message that asks for personal information, don’t respond.
- Don’t e-mail personal or financial information. E-mail is not a secure method of transmitting personal information.
- Look for indications that a site you are visiting is secure. Look for a lock icon or an address that begins with “https:”(the “s” stands for secure).
- Call the organization and ask if the e-mail is legitimate.

## **IF YOU BECOME A VICTIM OF IDENTITY THEFT:**

1. Place a fraud alert on your credit reports by calling the three credit reporting companies listed below:

Equifax	1-800-525-6285
<a href="http://www.equifax.com">www.equifax.com</a>	P.O. Box 740241 Atlanta, GA 30374
Experian	1-888-397-3742
<a href="http://www.experian.com">www.experian.com</a>	P.O. Box 9532 Allen, TX 75013
TransUnion	1-800-680-7289
<a href="http://www.transunion.com">www.transunion.com</a>	Fraud Victim Assistance P.O. Box 2000 Chester, PA 19016

2. Close accounts that you know, or believe, have been tampered with or opened fraudulently.
3. File a report with your local police or the police in the community where the identity theft took place.
4. Go to [www.NJConsumerAffairs.gov](http://www.NJConsumerAffairs.gov) to contact the New Jersey Division of Consumer Affairs online.
5. Go to [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) to file an online complaint with the Federal Trade Commission (F.T.C.).

You can call the F.T.C. toll-free at:

**1-877-438-4338**  
**TDD 202-326-2502**

or you can write to:

Identity Theft Clearinghouse  
Federal Trade Commission  
600 Pennsylvania Avenue  
NW, Washington, DC 20580

The Clearinghouse’s toll-free telephone number is:

**1-877-FTC-HELP**  
(1-877-382-4357.)



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