

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.

NEW JERSEY'S IDENTITY THEFT PREVENTION ACT

- Requires local law enforcement to take a police report from you if you are an identity theft victim;
- Permits you to freeze your consumer report which prohibits reporting agencies from releasing your report to others without your permission;
- Requires public entities to destroy records containing your personal information;
- Requires businesses or public entities that keep computerized records of personal information to disclose any breach of security to any New Jersey resident whose personal information was accessed; and
- Prohibits any entity from posting your Social Security number, printing it on materials sent by the mail, making your Social Security number publically available, or transmitting it over the Internet without encryption.

CONSUMERS CAN PROTECT THEMSELVES:

- Keep a list of all of your account and credit card numbers and their expiration dates, and the phone numbers of your creditors.
- Carefully review bank statements and bills. Contact your creditors if your usual bills do not arrive on time.
- DO NOT reply to e-mails (even if they are official looking) that request personal or account information. Instead, call the company or go to the company's website if you know the correct web address.

- Give NO personal information over the phone to telemarketers. To purchase something or donate to charity, request a bill or invoice.
- DO NOT give credit card information to companies over the phone unless you placed the call and have a trusted relationship with the company.
- When shopping on the Internet, provide your credit card number only after you are sure the website is valid and controlled by a company you trust. Review the company's Privacy Statement webpage to see how your personal information will be used.
- 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. Shred pre-approved credit cards that come in the mail.

PHISHING:

Identity thieves now lure victims with e-mails disguised as official notices, text messages, or unexpected phone calls from a fake company or organization asking for personal information like credit card numbers. According to the National Consumers League, this "phishing" is now the fourth most common Internet scam.

Continued



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www.NJConsumerAffairs.gov



- If you get an e-mail or pop-up message asking for personal information, don't respond.
 - Don't e-mail personal or financial information. E-mail is NOT secure.
 - Make sure a site you are visiting is secure: Look for a lock icon or an address that begins with "https:" (the "s" stands for secure).
 - If you know the organization that e-mailed you, call the organization and ask if the email is legitimate.
2. Close accounts that 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 to file a complaint with the New Jersey Division of Consumer Affairs.
 5. Go to www.consumer.gov/idtheft to file a 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)

IF YOU ARE A VICTIM OF IDENTITY THEFT:

1. Place a fraud alert on your credit reports by contacting the four credit reporting companies:

Equifax:

www.Equifax.com/personal/credit-report-services
 1-800-685-1111

Experian:

www.Experian.com/help
 1-888-397-3742

Transunion:

www.TransUnion.com/credit-help
 1-888-909-8872

Innovis:

www.Innovis.com
 1-800-540-2505



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