

Recommended Action: Individuals should take steps to protect themselves:

- * Remove your name from the mailing lists of credit reporting bureaus Equifax, Experian, and Trans Union by calling 1-888-567-8688.
- * Contact Trans Union Fraud Victim Assistant Department at 1-800-680-7289 and request that a "Credit Fraud Prevention Toolkit" be mailed to you. It provides many helpful hints, in addition to those listed below, to assist you in proactively promoting a fraud-resistant credit profile.
- * Contact all three major credit card reporting agencies and request that a Protective Statement be added to your credit file. With this statement in your file, credit grantors will know that you always need to be contacted directly before credit is granted in your name.

Trans Union 1-800-680-7289

Experian 1-800-301-7195

Equifax 1-800-525-6285

If you are not a victim and they decline, be proactive until they agree.

- * Request annually from each of the above agencies a copy of your credit report to check for inaccuracies or fraudulent activity.
- * Cut up or destroy pre-approved credit offers that you don't intend to accept before throwing them in the trash. This should also be done with credit card statements, bank statements, credit card receipts, or any other document that contains personal information. Suggest using a cross-cut shredder which prohibits anyone being able to put the strips together to recreate the document.
- * Carry only essential identification in your purse, wallet, or automobile. Avoid carrying documents like a Social Security card, passport, voters registration, or any document containing this information, unless absolutely necessary.
- * Reduce the number of credit cards you have, use, and carry to a bare minimum.
- * Keep a list of all your credit accounts, bank accounts, and telephone numbers of customer service departments in a secure place should you need to call if they are stolen.
- * Do not have your Social Security number OR driver's license number printed on your checks.
- * When filling out checks, use a permanent marker. There have been reports of criminals using chemical processes to remove the ink and filling it in as a blank check.
- * Consider listing only your name and number, no address in the telephone book.
- * Avoid giving out your credit card or other personal information over the phone or Internet
- * Never use your mother's maiden name as a password for your bank account. The name is on your birth certificate, which is a public record.
- * Get your name off mailing lists for preapproved lines of credit by participating in the credit bureaus' Opt-Out Program. Call 1-888-567-8688. Opt-Out may expire after two years or be made permanent. Listen carefully to the message to choose the option you want. Also, to prevent credit bureaus from granting credit without your verbal permission, place a security alert on your account.
- * Remove your name from marketers' unsolicited mailing lists. Write to
Direct Marketing Association's Mail Preference Service
P. O. Box 9008
Farmingdale, NY 11735.
- * Close all stagnant credit card accounts - don't just cut up cards.
- * Beware of shoulder-surfers when using an ATM or public phone or whenever using any document

with personal information. Use your hands to cover what you're doing, so that thieves can't determine your account numbers or driver's license numbers, etc. - whether they're nearby or across the room with binoculars or a video camera.

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Priority Descriptor: Yellow/Caution

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Functional Area: Management