



Identity Theft: how to protect yourself

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The numbers are staggering! An estimated 9 to 10 million Americans are affected by identity theft every year.

Think it can't happen to you? It's been more than a couple of years now since I encountered a Houston shopping spree on my credit card. Texas? I hadn't even left the friendly confines of Chicago or shopped online. Total charges exceeded \$3,500. Although I was only responsible for paying \$50, filling out forms and affidavits, getting a new card, etc. was a hassle. Fortunately, no other credit or bank account was subsequently established and raided; however, this is not always the case.

The threat of identity theft is becoming too common; here are ways to possibly avoid it and steps you can take if it happens to you.

Monitor Your Credit

Everyone is entitled to a free credit report from each of the three credit reporting agencies every year. (see the chart below) Visit www.annualcreditreport.com to request your free copy which should help you track any changes taking place throughout the year. We recommend that you request one copy from a different agency every four (4) months.

Prevent Identity Theft

- Shred old bank/investment statements, paycheck stubs, etc. You never know where your trash may end up.
- Never release personal information over the phone unless you know the person requesting it. Identity thieves will pose as your local bank, credit card company or government agency so verify their identity by asking them to tell you something confidential or

call them back at a number published in the phonebook.

- Don't send confidential information by email. It is not safe. Instead, use a fax or call in your personal information.
- If you're planning to be away from home and can't pick up your mail, call the Post Office to request a vacation hold. The Postal Service will hold your mail until you can pick it up or are home to receive it. If you don't know the number of your local Post Office, you can find it by calling **(800) 275-8777**.
- Don't carry your Social Security card; leave it in a secure place.
- Opt out of pre-approved mailed credit card solicitations by visiting www.optoutprescreen.com or calling **(888) 567-8688**.



Report Identity Theft

If you suspect your identity may be compromised, there are several things you should do.

- Contact one of the credit agencies immediately. At no cost to you, they will put a fraud alert on your record so

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Credit Reporting Agencies

TransUnion	(800) 916-8800	www.transunion.com
Equifax	(888) 685-1111	www.equifax.com
Experian	(800) 397-3742	www.experian.com

creditors can contact you before they open any new accounts or change your existing accounts. Contacting one firm is sufficient as the other two will also be notified. An initial "Fraud Alert" will be placed on your report for 90 days, but you may renew it for another 7 years once it expires. You will **not** be notified when alerts expire so you will have to initiate the renewal.

- Contact your credit card companies, banks / credit unions, insurance and mortgage companies to make them aware of the situation. Also contact your doctors to avoid release of medical records. Don't become lax if nothing happens immediately. Identity theft information is sometimes held to be used at a later time.
- File a police report with your local authorities and a complaint with the Federal Trade Commission at www.consumer.gov/idtheft/ or **877-438-4338**. Your complaint will be added to the FTC's database where it will be accessible to law enforcement agencies for their investigations. There is definitely a lot more you can be doing. To get more information, visit FTC's website as their question / answer pages are very helpful.
- If all else fails, Illinois allows victims to put a freeze on their file so that new credit cannot be issued without first releasing the freeze.

Your Vantage Relationship Manager would be happy to help you through the steps should you ever find yourself a victim of this crime. This particular Relationship Manager can relate all too well.

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