

# Legislative UPDATE

## Identity Theft

FROM SENATOR DOMINIC PILEGGI



**I** DENTITY THEFT is a growing problem, and recent estimates are that it impacts up to 15 million people each year. Fortunately, there are some simple steps everyone can take to help prevent identity theft and to make it easier to recover if you become a victim.

I hope this information is useful to you. If you have any questions or comments, please email me at [dpileggi@pasen.gov](mailto:dpileggi@pasen.gov) or contact my nearest district office.

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## What is Identity Theft?



Identity theft is a form of consumer fraud. Identity theft takes place when someone wrongfully obtains and uses your personal or financial information, such as

your Social Security number or a bank account number. There are many degrees of identity theft, some of which are easier to recover from than others.

## How Common is Identity Theft?

A recent study indicates that as many as 15 million people may be victims of identity theft each year. According to the Identity Theft Resource Center

([www.idtheftcenter.org](http://www.idtheftcenter.org)), victims spend an average of 330 hours – that's more than nine weeks of full-time work – recovering from the crime. The range

of response times was wide, from 3 hours to more than 5,000 hours. Many experts expect the problem to continue growing in the years ahead.

## How You Can Prevent Identity Theft

Here are some practical steps you can take to avoid being a victim of identity theft:

- Never respond to unsolicited inquiries for your Social Security number or any financial data.
- Before you throw them away, shred your credit card receipts, ATM receipts, and all pre-approved credit offers you receive but don't plan to use.
- Check your credit card and bank statements to make sure there are no unauthorized transactions.
- Do not choose personal identification numbers

(PIN codes) that are easy to figure out, such as your birthday.

- Use only secure websites when making online purchases.
- Use unique passwords that only you know, and never use your Social Security number as a password.
- Pay for online purchases by credit card to limit your liability.

- Obtain a copy of your credit report yearly and check it for accuracy.
- Establish a password for telephone inquiries on your credit card accounts.
- Suspect identity theft if you're denied credit for no apparent reason, or if routine financial statements (such as a credit card bill) stop arriving in a timely manner.

### Pennsylvania Resources

The Attorney General's "ID Theft Toolkit" is available at [www.attorneygeneral.gov/idtheft.aspx](http://www.attorneygeneral.gov/idtheft.aspx). This resource includes more tips on how to prevent identity theft and how to recover if you become a victim.

## If You Are a Victim of Identity Theft

If you become a victim of identity theft, it is important to act quickly. Here are some basic steps every victim should take:

- File a report with your local police department.
- Contact your bank and any other institution with which you have a financial relationship.
- If you close an account, ask it to be tagged, "Closed at Consumer's Request."

- Place a fraud alert statement on your credit report.



- Request bi-monthly copies of your credit report until your

case is resolved. (*This is free for fraud victims.*)

- If checks are stolen, report it to check verification companies.
- Follow up your contacts with letters and keep copies of all correspondence.
- File a complaint with the Federal Trade Commission by calling the toll-free Identity Theft Hotline, 1-877-ID-THEFT (1-877-438-4338) or by using the online complaint form at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

## State and Federal Laws

The Pennsylvania Credit Card Information Act prohibits anyone who accepts a credit card for a transaction from requiring you to divulge certain personal identification information, such as your telephone number. In

addition, if you pay by check, a merchant cannot demand to record a credit card number, too.

Under the federal Fair Credit Reporting Act, you have the right to know what is in your file and you can correct any errors. You are entitled to know who has received a copy of your report in the previous six months. (If the report was furnished for employment purposes, that period is extended to the previous two years.)

If you have a dispute with a credit bureau about information in your file and cannot resolve it with the bureau, you have the right to have your version of the dispute placed in the file and included in future reports.

### Reporting Fraudulent Check Use

**Check Rite**  
701-214-4123

**Chexsystems**  
1-800-428-9623

**Certegy**  
1-800-437-5120

**National Processing Co.**  
1-877-652-4348

### Credit Reporting Bureaus

**Equifax**, [www.equifax.com](http://www.equifax.com)

To report fraud, call 1-800-525-6285.

To order a copy of your credit report, call 1-800-685-1111.

**Experian**, [www.experian.com](http://www.experian.com)

To report fraud or to order a copy of your credit report, call 1-888-397-3742.

**TransUnion**, [www.tuc.com](http://www.tuc.com)

To report fraud, call 1-800-680-7289.

To order a copy of your credit report, call 1-800-888-4213.