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## Checking Your Credit Report

All consumers have the right to access a free credit report annually from each of the three credit bureaus. If you have not checked your credit report yet this year or if you have never checked it, now is the time to take a look.

The only truly free place to get your credit report is [www.annualcreditreport.com](http://www.annualcreditreport.com). Other sites that advertise a free credit report typically enroll you in a credit monitoring service. You don't need to enter any credit card information on the annual credit report site to access your credit report.

You will have the option to select one credit report or select all three. The three credit bureaus are Experian, Equifax, and Trans Union. If you have never checked your credit report, you may want all three. Ideally, you make checking your credit report a routine financial practice, so you check one every four months or so.

Before accessing your credit report, annual credit report wants to make sure you are who say you are, so identifying information will be asked of you. This information typically includes questions about past financial transactions or other information, like past addresses. For instance, you may be asked about a loan payment or to confirm the lender that holds your mortgage. If your credit file does not contain enough identifying information, then you will be required to request the report over the phone or through the mail.

Your credit report could be the first tip off that you have become a victim of identity theft. Insurers and employers may request access to your credit report, which is another reason why you should be familiar with the information on it and confident that the information is accurate.



**Q:** My identity was stolen. What should I do next and how can I keep it from happening again?

**A:** Having your identity stolen can be costly and time consuming to correct. There are steps you should immediately take once you realize you are a victim.

First, contact the three credit bureaus, Experian, Equifax and Trans Union and have a fraud alert placed on your credit file. A fraud alert usually remains in place for 90 days. If there's a fraud alert on your account, lenders are required to vigorously investigate any one seeking credit in your name to ensure they are authorized to do so.

You may also want to go a step further and place a security freeze on your credit file. This prevents anyone, including you, from opening any new credit accounts in your name. Only you may lift the freeze and requests to do so must be submitted in writing by mail.

If you are a victim of identity theft, you will also want to review your credit reports. As an identity theft victim, you are entitled to a free credit report from each of the credit bureaus, even if you've already received your free one for the year.

Also, file an Identity Theft Report with the Federal Trade Commission ([ftc.gov/complaint](http://ftc.gov/complaint) or 1-877-438-4338). The report may help you remove fraudulent information from your credit report, stop companies from attempting to collect from you debts caused by identity theft and provide you access to accounts a thief opened in your name. Once the FTC complaint is complete, take the complaint to your local police department to file a police report.

## *Did you know?*

There is a new website that connects veterans in Southwestern Pennsylvania with social service agencies and other resources for assistance. It's called PA Serves and is designed to connect the 200,000 veterans in Allegheny, Butler and Westmoreland Counties to social, health and wellness resources.

Officially launching October 1, information on services is available via the website [www.paserves.org](http://www.paserves.org). A veteran may access the website and request assistance from any of the PA Serves partners. Also, agencies in southwestern Pennsylvania will use the website when providing services to local veterans. Using the website allows agencies to connect the veteran they're assisting with other needed programs.

PA Serves is made possible by a grant from the Heinz Endowments. Advantage Credit Counseling Service, Inc. is a PA Serves provider.

# Keeping Your Identity Safe

Identity theft is on the rise. According to the Federal Trade Commission, identity theft was the top reported complaint in 2014. There are ways to protect your identity and keep yourself from becoming a victim of identity theft.

First, never keep your social security card or any family member's social security card in your wallet. If your wallet or purse is stolen, providing the thief access to your social security number provides access to your identity. Make sure other cards you are carrying do not have your Social Security number on them. If so, remove the cards from your wallet or call the card issuer and ask for the Social Security number to be removed or truncated.

Keep identifying information on checks at a minimum and never include your Social Security number. Also, when mailing bills, consider using a post office location or official U.S. postal mailbox. Most account statements contain personal information and account numbers. Identity thieves may scour neighborhoods looking for outgoing mail with personal information. Thieves may also target incoming mail. You may want to reconsider having checks mailed to your home and instead pick them at a bank location.

Remove receipts from your car. It's easy to shove receipts into the consol of your car, but it's also easy for someone to steal the receipts and have access to account information. If you carry around credit cards that you don't use, remove them from your wallet, eliminating a potential risk.

Only provide personal information over the phone if you initiated the call. If someone calls you seeking information, do not provide it to them.

Consumers who own a smartphone may be at more of a risk for identity theft. The FTC found that seven percent of smart owners were a victim of identity fraud and a recent

study found that only 57% of iPhone apps encrypt the data collected. If you use a smartphone, make sure you update to the new operating system when it becomes available. Also, set a password on your home screen, so if your phone is lost or stolen, your personal information is not readily accessible. Avoid saving any type of login information on the phone.

Routinely obtain your credit report ([www.annualcreditreport.com](http://www.annualcreditreport.com)) and review it for any accounts you do not recognize. Report any thing that you believe is fraudulent. Also, if you are the victim of identity theft, file a police report, which may help you with your creditors when disputing accounts opened without your authorization.

Keeping personal information secure and safely disposing of old documents can help prevent identity theft. Shred all documents containing any type of personal information. Savvy identity theft criminals will search through trash for personal information. Also, physically destroy flash drives containing personal information and wipe out the hard drives of old computers before disposing or donating them. Wipe data from old cell phones by performing a factory reset.

There are commercial credit monitoring services that will, for a monthly fee, monitor your credit to ensure that your identity has not been compromised. However, according to the Consumer Finance Protection Bureau, there are actions you can take for free or for a small charge to help protect your identity. Placing a security freeze on your credit report will prevent credit from being opened in your name. A freeze may cost around \$10. If you are a victim of identity theft, the fee may be waived. You may also place a fraud alert on your credit report. Credit can still be obtained, but the lender is required to take additional steps to confirm your identity.

## Resources

[www.annualcreditreport.com](http://www.annualcreditreport.com)

[www.ftc.gov](http://www.ftc.gov)

[www.advantageccs.org](http://www.advantageccs.org)

[www.onlinebudgetadvisor.com](http://www.onlinebudgetadvisor.com)

### The Advantage Challenge

*Advantage CCS challenges you to...check your credit report. Determine when you last checked it and decide if you should get one or one from all three bureaus. Double check the report for accuracy and see if there's anything you need to work on. Do you have any questions about your credit report? Email [hmurray@advantageccs.org](mailto:hmurray@advantageccs.org) and we'll help you understand the information on your report.*

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