



Identity Theft Protection

The
Abbott &
Fillmore
Agency, Inc.

Some Things to Do Tonight

1. Call 1-888-5-OPTOUT (1-888-567- 8688) to choose not to receive prescreened credit card offers. You can also go to their secure website at: <https://www.optoutprescreen.com>. This takes care of all three major credit bureaus with one phone call or inputting. Only takes about 5 minutes.
2. Prepare letters to the three credit reporting companies listed below to opt out of using your information for promotional purposes. This is different than the pre-approved credit offers.

Equifax, Inc. 1-800-685-1111
Options
PO Box 740123
Atlanta, GA 30374-0123

Experian 1-888-397-3742
Consumer Opt-Out
701 Experian Parkway
Allen, TX 75013

TransUnion 1-800-916-8800
Name Removal Option
P.O. Box 505
Woodlyn, PA 19094

A sample letter is attached

Some Things to Do in the Next Week

1. Purchase a shredder
2. Clean out your wallet/purse. Make a copy of everything in it (credit cards, license, etc.). Keep the copies in a safe, but easily accessible place.
3. Continue to monitor and balance you accounts and statements. According to the FTC, over fifty percent of identity-theft victims first detected the fraud by **monitoring their own accounts**. The sooner you detect the fraud, the better your chances of recovering your money and good name/credit.
4. Consider adding an optional endorsement to your homeowners insurance policy.

Some Helpful Web Sites

1. ID Theft: When Bad Things Happen To Your Good Name
<http://www.ftc.gov/bcp/online/pubs/credit/idtheft.htm>
2. www.consumer.gov/idtheft
3. FBI Internet Fraud Complaint Center (IFCC) :
<http://www.ifccfbi.gov/index.asp>
4. <http://www.cj.msu.edu/~outreach/identity/>

Sample Opt-Out Letter (Send to three credit agencies listed)

This sample came from the web site of the Federal Trade Commission

Date

To whom it may concern:

I request to have my name removed from your marketing lists. Here is the information you have asked me to include in my request:

FIRST, MIDDLE & LAST NAME

(List all name variations, including Jr., Sr., etc.)

CURRENT MAILING ADDRESS

PREVIOUS MAILING ADDRESS

(Fill in your previous mailing address if you have moved in the last 6 months.)

SOCIAL SECURITY NUMBER

DATE OF BIRTH

Thank you for your prompt handling of my request.

Signature