

Consumers are First Line of Defense Against Credit Card and Identity Theft

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(NAPSA)—Battling credit fraud and identity theft is an issue for everyone, at every income level. If you don't believe it, just ask Oprah Winfrey or Microsoft co-founder Paul Allen.

They are among 217 celebrities whose credit-account information was allegedly stolen by Abraham Abdallah, a high school dropout, arrested in March in New York. Abdallah's case is notable because of the boldness of his alleged



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thefts and prominence of his supposed victims. But, you don't have to be famous to fall prey to this level of fraud.

To combat the problem, Chicago-based TransUnion LLC, a leading provider of credit and financial data, developed the first Fraud Victim Assistance Department, which helps consumers and companies identify, reduce and resolve credit fraud.

Consumers can also become a first line of defense against fraud by doing the following:

Prevention Tips

- Cut, shred, or destroy unused pre-approved credit offers.
- Secure your mailbox to prevent stolen mail.
- If your mail has been tampered with, or stolen, contact postal authorities.
- Avoid carrying your social security card, birth certificate or passport.
- Store a list of your credit and bank accounts in a locked box.
- Don't give out personal infor-

mation over the phone.

- Don't have your social security or driver's license number printed on your checks.

- Order your credit report at least once a year to ensure accuracy, by calling TransUnion at 1-800-888-4213.

Avoid Carrying Your Social Security Card

If your identity is stolen

- **Keep accurate records.** At the first sign of fraud, begin a log of dates and time spent solving this problem.

- **Inform all creditors on your credit report.** Alert all credit-card companies, stores, and other credit grantors about the fraud. Have the inaccurate information removed.

- **Call and write all law-enforcement authorities.** Report fraud to the local police, the U.S. Secret Service, the FBI (if a bank is involved), and the U.S. Postal Inspector.

- **Call TransUnion's Fraud unit at 1-800-680-7289 or visit www.transunion.com.**

Theft of identity and credit information has been around since the invention of money. Technological advances such as e-mail, computer-based and online financial services, wireless communications and electronic fund transfers have emerged in the last 20 years, increasing the opportunities for fraud. Using caution and applying the above tips is your best defense in protecting both personal and financial data from prying eyes and sticky fingers.