



Identity Theft and Credit Monitoring Summary of Recommendations

Identity theft is frightening. The consequences of having your identity stolen are difficult to deal with. Problems arising from theft of your identity can last for years. We recommend that you take a number of steps to protect your family from identity theft and to monitor your credit:

Minimum steps to take.

1. Obtain a free copy of your credit report from each of the three major credit reporting agencies yearly. Rather than ordering all the reports at one time, consider ordering a different report from a different agency every four months. That way you will be able to monitor your credit for free over the course of a year.
2. Shred any mail or other papers bearing sensitive information. Cross cut shredders can be obtained from office supply stores, or even from Walmart. You can find models that will shred credit cards and CDs. If you live close to our office, you can bring these papers to us in September for our yearly shredding day.

Additional protection you should consider.

1. Opt out of unsolicited offers.
 - a. To opt out of offers on new credit cards, mortgages or other loans call the credit bureaus' dedicated line at 888-567-8688 or visit www.optoutprescreen.com.
 - b. To opt out of junk mail visit <http://www.dmaconsumers.org/offmailinglist.html> and complete their registration page.
 - c. To be placed on the national Do Not Call List, go to <https://www.donotcall.gov/>. To register by telephone, you may call 1-888-382-1222: You must call from the phone number you wish to register. Be sure to add your cell phone number to the list.
2. If possible, freeze credit for any elderly individual who has a low need for new credit.*
3. Freeze credit for children. Amazingly, children's identities can be stolen. Because this crime is so unexpected, it may be years before you become aware of the problem. Any child who is victimized in this way starts out in life with credit problems. Protect your children by freezing their credit as soon as they obtain their Social Security numbers.*
3. Enroll in a credit monitoring program for each active adult in your family. **Remember, if you have not frozen a family member's credit, it must be monitored *individually* – husband, wife, and each child separately.**

* Note: As of June 2006, a credit freeze is available only to residents of New Jersey, Louisiana, Texas, Vermont, Washington, Nevada, Connecticut, Illinois, Maine, North Carolina and Colorado.