

## Fraud Tip Of The Week

# HAVE YOU ORDERED YOUR FREE CREDIT REPORT?



### A Crook May Have It...Why Not You?

By Detective Paul Henninger

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The holidays are a special time for families. Unfortunately, it is also a busy time for the persons who deserve coal (or worse) in their stockings--"Identity Thieves."

In an average year, about 10 million Americans become the victims of Identity Theft, and 400,000 of them will be minors. At any time of the year, there are about 3.6 million active victims, many not knowing they are victims. Are you or your children among them?

How about making a New Year's Resolution that you are going to take an important step to protect yourself from these thieves in 2008. GET YOUR FREE YEARLY CREDIT REPORT! Find out if you're a victim. It is simple, and it's FREE.

### **FREE CREDIT REPORT:**

#### ❖ **Thank Your Federal Legislators**

- The Fair & Accurate Credit Transactions Act (FACT Act) was signed into law in December 2003. The FACT Act, a revision of the Fair Credit Reporting Act, allows consumers to get one free comprehensive disclosure (credit report) from each of the three national credit-reporting companies once every 12 months through a Central Source.
- The FACT Act required the national credit reporting companies to establish a Central Source through which a person may request their free annual credit report.
- The Federal Trade Commission (FTC) regulates the program.
- You and your children are entitled to a free credit report each year.

#### ❖ **To Request Your Report by Phone, Call 1-877-322-8228**

#### ❖ **To Request Your Report Online**

- Go to [www.annualcreditreport.com](http://www.annualcreditreport.com). This is the only FTC sponsored website to get your statutory free credit report.
  - Important: There are other websites and companies that will offer a free credit report, but they are trying to sell you something in return.
  - Tip: You are entitled to a credit report from all three Credit Bureaus. You do not have to order all three at the same time. I suggest you spread out the reports over the year, so you are monitoring your history all year long.

Example: January-TransUnion    May- Equifax    September- Experian

#### ❖ **To Request Your Report By Mail**

- Go To [www.annualcreditreport.com](http://www.annualcreditreport.com) and download the request form from the website.
- Mail the completed form to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281

For additional Fraud Tips visit the Salem Police Department's website address at [www.cityofsalem.net/departments/police](http://www.cityofsalem.net/departments/police).