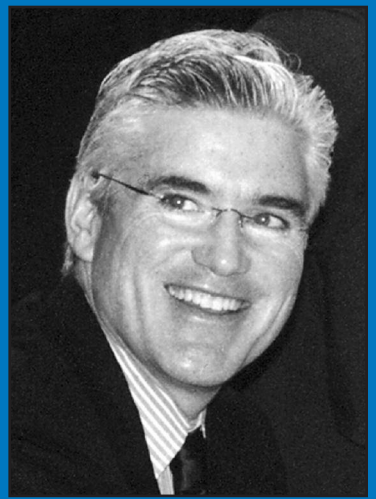

State Senator

Thomas J. Herlihy

Are you protected from Identity Theft?

How can someone steal your identity? Identity theft occurs when someone uses your personal information such as your name, Social Security number, credit card number or other identifying information, without your permission to commit fraud or other crimes.

If you think your identity has been stolen:

- Contact the fraud departments of any one of the three major credit bureaus to place a fraud alert on your credit file.
- Close the accounts that you know or believe have been tampered with or opened without your knowledge.
- File a police report.
- File your complaint with the Federal Trade Commission (FTC) at **www.ftc.gov/**.

How can I prevent identity theft from happening to me?

- Don't give out personal information on the phone, through the mail or over the Internet unless you've initialized the contact or are sure you know who you're dealing with.
- Don't carry your SSN card; leave it in a secure place.
- Secure personal information in your home.
- Carry only the identification information and the number of credit/debit cards that you'll actually need.
- Give your SSN only when absolutely necessary.
- Pay attention to your billing cycles. Follow up with your creditors if your bills don't arrive on time.
- Be wary of promotional scams.
- Keep your purse or wallet in a safe place at work.
- Cancel all unused credit accounts.
- When ordering new checks, pick them up at the bank.
- Deposit outgoing mail in post office collection boxes or at your local post office.
- Promptly remove mail from your mailbox.
- If you're going to be away from home and can't pick up your mail, call the US Postal Service at 1-800-275-8777 to request a vacation hold.
- Tear or shred your charge receipts, copies of credit applications, etc.

For more information on how to protect yourself from Identity Theft, please visit the FTC at **www.consumer.gov/idtheft/**. Also, please feel free to contact me for assistance with this or any state matter.

Tom

Tom Herlihy