

# San Diego APWU Retirees Chapter

Fall, 2015

## ID Theft and You

There are several basic things a person can do to minimize the chances of being a victim of identity theft. The following is a list of helpful tips.

- Obtain a copy of your credit report regularly and review it for mistakes or fraudulent accounts.
- Review your credit card statements carefully each month.
- Always store credit cards and documents with personal data in a secure place.
- Never store credit cards or documents with personal data in your vehicle and minimize what you carry in your wallet or purse.
- Always shred documents with personal information before throwing it away. Use a crosscut shredder.
- Void incorrect receipts and destroy carbons. Always take your receipts with you. Never throw receipts away in public trash cans.
- Do not place outgoing mail in your mail box or community mail box. Always place outgoing mail in a U.S. mail container or take it to the post office.
- Do not give out your personal information over the phone or internet unless you are the one who initiated the contact and you know who you are dealing with.

If you become the victim of identity theft, there are a number of important steps to follow. Be prepared to document all unauthorized transactions and be patient. The process can take a number of months.

### Step 1

#### **Contact your bank and other credit card issuers.**

If the theft involved existing bank accounts (checking and/or savings accounts as well as credit or debit cards) you should do the following steps.

- Put stop payment orders on all outstanding checks that might have been written without your knowledge or permission,
- Close all existing credit card accounts and any account accessible by credit card.

- Open up new accounts protected with a secret password or PIN. Do not use the same passwords or PINs as on the original accounts.

DO NOT use common numbers (like birth dates of part of your SSN, or commonly chosen words (ie. childs/pets name) as a password or PIN.

### Step 2

#### **File a report with the FTC**

Call (877) ID-THEFT or go to [www.ftc.gov/bcb/edu/microsites/idtheft](http://www.ftc.gov/bcb/edu/microsites/idtheft)  
Or for more information go to [www.ftc.gov](http://www.ftc.gov)

### Step 2A

#### **File a report on-line with IC3, internet Crime Complaint Center.**

[www.ic3.gov](http://www.ic3.gov)

### Step 3

#### **Contact all three major credit reporting bureaus.**

First, obtain a copy of your credit report and review it carefully. If you are the victim of identity theft, the credit bureaus are required to provide you with a free copy of your credit report. A new federal law allows every person to obtain one free credit report once a year at [www.annualcreditreport.com](http://www.annualcreditreport.com)

#### **You can contact each of the credit bureaus as follows**

Equifax ([www.equifax.com](http://www.equifax.com)) (800) 525-6285  
Experian ([www.experian.com](http://www.experian.com)) (888) 397-3742  
Transunion ([www.transunion.com](http://www.transunion.com)) (800) 680-7289

As you review your credit report, check ALL accounts open and closed and insure that they are all your accounts. Check the address portion on the report and see if they are correct. Last, look at the inquiry page and see who has been looking at your report.

Second, request the credit bureaus to place a “fraud alert” on your file. You must then be contacted before any new credit is taken out in your name.

Additionally, you must contact your creditors by phone or in writing. Also, Contact the Postal Inspectors ([www.usps.gov/postalinspectors](http://www.usps.gov/postalinspectors)) Finally. Notify the Social Security Administration. Fraud hotline (800) 269-0271

If you are contacted by a collection agency about a debt for which you are not responsible, immediately notify them that you did not create the debt and that you are a victim of identity theft. Follow up with the collection agency and creditor in writing.

MOST important....Record everything! Make copies of everything. Get names and numbers of those who you have contacted.

Contacts for your records....

[www.idtheftcenter.org](http://www.idtheftcenter.org)

[www.consumer.cov/idtheft](http://www.consumer.cov/idtheft)

1-888-567-8688 (cancels Creditor Solicitations)

Direct Mail Marketing [www.thedma.org](http://www.thedma.org)

Remember only You can protect yourself from ID Theft

\* Thanks to LMPD

Current Officers:

President: Tom Doss

Vice-President: Tom Donohue

Recording Secretary: Angelo Finocchiaro Jr.

Treasurer: Anita Scherer

Trustee: Larry Robinson

As events are proposed and approved they will be posted to the local APWU website

Local APWU Website: <http://www.sandiegoapwu197.org/>

National APWU member website: [www.APWU.org](http://www.APWU.org)

National President: Mark Dimonstein

Retiree Director: Judy Beard

APWU Health Plan:

(202) 842-4250

(202) 842-8584

1-800-222-APWU (2798)

1-800-622-2511(TDD)

Hours 8:30 AM - 7:00 PM EST

MONDAY-FRIDAY

Mark your calendar for future meetings of YOUR Retiree Chapter:

We meet the third Wednesday of each month. Pizza is served. Come out and see who else attends out monthly meetings.

Affected by OPM Breaches?

OPM announced on June 4 that the personal data of 4.2 million current and former federal employees was compromised by a cyber-attack the agency discovered in April. This included information such as full name, birth date, home address, and Social Security number.

While OPM was investigating the first breach, the agency discovered a second breach that compromised the records of background investigations of current, former, and prospective federal employees and contractors.

The Senate Homeland Security and Government Affairs Committee and the House Oversight and Government Reform Committee held hearings to find out what went wrong, the extent of the information compromised, and how to prevent future breaches.

OPM selected CSID to provide those whose records were breached free credit monitoring. To find out if you were affected by the first breach and are entitled to free credit monitoring, call CSID at 844-777-2743.

OPM recently selected a contractor to provide three years of free credit monitoring for those affected by the breach of background investigation records. Contact OPM at 877-767-6738 or [www.opm.gov](http://www.opm.gov) to obtain information on how to protect information compromised by the second breach.

- See more at: <http://www.apwu.org/news>

**Happy Holidays**

to

**All of our Retiree  
Members and their  
Families**