

Avoiding Identity Theft



Credit Bureau Contact Information

Experian	1-888-243-6951	www.experian.com
Equifax	1-800-685-1111	www.equifax.com
TransUnion	1-800-916-8800	www.transunion.com

For more information on preventing identity theft
visit the FTC's identity theft site at
www.ftc.gov/idtheft.

Identity theft occurs when someone uses your nonpublic personal information to commit fraud or other crimes. The consequences of having your identity stolen are great. It can be time consuming, and potentially very expensive to resolve. The good news? There are steps you can take to safeguard your personal information and limit the risk of identity theft.

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Identity Protection Basics

1 Safeguard Your Social Security Number

- If possible, remove it from your driver's license, insurance cards and paystubs.
- Don't use it on checks, or carry it in your wallet.

2 Protect Your Credit Cards

- Most Credit Cards companies offer Identity Theft protection to their customers.
- Reduce your risk of identity theft by opting not to receive credit card offers in the mail opt-out at www.optoutprescreen.com, or call **888-5-OPTOUT**.
- Call credit card companies immediately to report any questionable charges.
- Sign any new cards you receive, and keep them safe when you are out.
- Cut up or shred old credit cards before discarding them.

3 Protect Your Debit Cards & Checks

- Review monthly statements for accuracy.
- Do not carry your PIN number on you or use an obvious one
- Be careful to always take your receipts with you.

4 Safeguard Other Financial Documents

- Shred old bank or other financial related documents, you no longer have a need for.

5 Guard Your Mail from Theft

- Deposit sensitive outgoing mail in post office mailboxes or at your local post office, rather than in an unsecured mailbox.
- If you're planning to be away from home and can't pick up your mail, call the U.S. Postal Service at **1-800-275-8777** or visit <https://holdmail.usps.com/duns/HoldMail.jsp> to request a vacation hold.

If Your Identity Is Stolen

If your wallet is lost or stolen, or you suspect your identity has been compromised, consider the following actions:

- Contact credit bureaus immediately.
- File a police report with local authorities and keep a copy of the report.
- Close any accounts that have been tampered with or established fraudulently.
- Ask the credit bureaus to put a "Fraud Alert" on your credit file and your social security number for a period of at least a year.
- Reputable consumer credit counseling agencies may be of help if you have further questions about the process. But be wary of companies that say they can fix the problem immediately or that charge high fees.
- Report theft to the Federal Trade Commission by visiting online at www.ftc.gov/idtheft or calling **1-877-IDTHEFT**.

Report fraud to each of the Credit Reporting Agencies Fraud Department:

Experian 1-888-EXPERIAN

Equifax 1-800-525-6285

TransUnion 1-800-680-7289

Further Preventative Actions

Review your credit reports from all three credit bureaus once a year. You can receive them at no cost by visiting www.annualcreditreport.com or calling **1-877-322-8228**. You may also order reports directly from the individual bureaus listed on the back of this brochure.

Keep photocopies of all cards in a safe place at home. If a card is lost or stolen, particularly while traveling, having the numbers readily available will prove invaluable in cancelling accounts.