

**Assemblyman
John Mikulin**



Dear Friend,

Identity theft continues to be one of the fastest-growing crimes in the United States. According to a Bureau of Justice Statistics' report released in 2023, approximately 1 in 5 Americans age 16 or older (22%) have experienced identity theft in their lifetime.

This brochure answers some commonly asked questions about financial identity theft, offers tips to reduce your risk of becoming a victim and provides necessary steps to take if your identity is stolen. I hope it is helpful. You can contact my office if you have questions or concerns about this or any other matter.

Sincerely,

A handwritten signature in black ink that reads "John K. Mikulin".

John Mikulin
Member of Assembly

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IDENTITY THEFT



**Learn the risks, protect your
privacy and know what to do if
your identity is stolen**

**Important information from
Assemblyman
John Mikulin**



What is identity theft?

Identity theft is using someone else's personal data, like a credit or debit card number, Social Security number, driver license number or ATM personal identification number (PIN) for financial gain.

Thieves can use a victim's identity to fraudulently purchase goods or services, open a new credit account or apply for loans in the victim's name. They can trace or steal personal data from receipts, account numbers, checks or online transactions. A corporate data breach can put the personal information of millions of Americans at risk.

Identity theft can cause substantial harm to a consumer. Victims can be left with damaged credit reports, causing future problems in getting credit or loans or even cashing checks. They must spend time, effort and money to undo the damage.

If you think someone has used your name or personal information to buy things or get credit, act quickly to protect yourself.

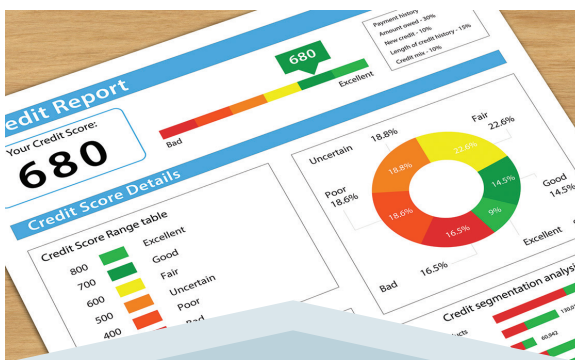
How can I protect myself from identity theft?

Reduce your risk offline and online:

- ▶ Avoid carrying extra credit cards, your Social Security card, birth certificate or passport in your wallet or bag. Keep them in a safe place.
- ▶ Never keep a PIN written on or near your debit or credit card; memorize these numbers. Don't use easily available information like your birthdate or the last four digits of your Social Security number when you choose a PIN.
- ▶ Don't provide your credit card number, bank account or any other personal information over the phone unless you initiated the call and trust the business.
- ▶ Reduce the number of preapproved credit offers, which are vulnerable to mail theft, that you receive by removing your name from the marketing lists of consumer credit reporting agencies. Call **888-5OPT-OUT** (567-8688).
- ▶ Shred any receipt, statement, prescreened credit offer or other paperwork that includes sensitive information and destroy expired credit cards before throwing them out.
- ▶ Keep a list of credit card account numbers, expiration dates and the phone numbers for customer service or the fraud department in a secure location, so you can contact creditors quickly if your cards are stolen or lost.
- ▶ Don't store sensitive information on a personal electronic device; it can easily be obtained if your device is lost or stolen.



- ▶ Before selling or disposing of a computer or other device, perform a factory reset or wipe the hard drive to remove all personal data.
- ▶ Create strong passwords for online accounts, and don't use the same password for multiple accounts. Enable two-factor authentication (2FA) whenever it's an option.
- ▶ Avoid public Wi-Fi networks for online transactions, and use a secure browser.
- ▶ Regularly update antivirus software.
- ▶ Watch out for "phishing," fraudulent communications made to deceive consumers into disclosing personal information like passwords and Social Security numbers.
- ▶ Don't download files or click on hyperlinks from strangers.
- ▶ Be wary of unsolicited texts or other messages containing financial offers.



Free annual credit reports available

You are entitled to a free copy of your credit report from each credit reporting agency once every 12 months. To order your free reports, call **877-322-8228** or visit **annualcreditreport.com**. This website is the only source authorized by the federal government for free annual credit reports.

What can I do if someone has stolen my identity?

If you believe someone has stolen your identity, taking quick action may minimize potential damage.

Report the theft immediately:

- ▶ Report identity theft to the FTC using their online form at **identitytheft.gov** or by calling **877-IDTHEFT** (438-4338). If you create an account, they'll walk you through each recovery step, update your plan as needed, track your progress and pre-fill forms and letters for you.
- ▶ Contact any companies or banks where fraud has occurred and notify them that someone stole your identity. Ask them to freeze or close the affected account.
- ▶ File a report with your local police department, and bring your FTC identity theft report with you. Be sure to obtain a copy of the police report.

Secure accounts and take steps to safeguard your credit history and finances:

- ▶ Change logins, passwords and PINs for any compromised account.
- ▶ Contact any one of the three major credit reporting agencies – Equifax, Experian or TransUnion – to place a fraud alert on all three credit reports. A fraud alert signals creditors to take steps to verify that you authorize any new requests for credit cards, loans or other credit accounts in your name.
- ▶ Start repairing any damage by closing new accounts opened in your name, removing false charges from your accounts and correcting your credit report.
- ▶ Continue to monitor your credit report and accounts regularly for signs of unauthorized activity.
- ▶ Consider placing security freezes on your credit reports. A freeze limits a creditor's or lender's access to information on your credit file, which can prevent identity thieves from taking out new loans and credit in your name. You must contact each consumer credit reporting agency individually to place a freeze on that report. Freezes limit your ability to get "instant credit," but you can temporarily or permanently lift a freeze at any time.



How does New York State protect consumers?

Consumer notification of security breaches:

- ▶ New York State law requires public and private organizations to notify customers when the security of their private information has been breached. This enables consumers to take steps to prevent their identity from being stolen or to stop the theft as soon as possible.
- ▶ Credit reporting agencies that suffer a breach of information containing consumer Social Security numbers must provide identity theft prevention and mitigation services to affected customers.

"Freezing" credit reports:

- ▶ Consumers in New York State who are victims of identity theft can block fraudulent attempts to start new lines of credit in their name by placing a security freeze on their credit reports. Visit **ag.ny.gov/security-freeze** to learn more.

Child identity theft prevention:

- ▶ New York State law gives parents and guardians of a minor child the ability to take a proactive step to prevent child identity theft by placing a security freeze on the child's credit record. For more information visit **dos.ny.gov/what-you-should-know-about-child-identity-theft**.

NYS Office of Victim Services (OVS):

- ▶ Seniors and persons with disabilities impacted by identity theft may be eligible to have out-of-pocket expenses for financial counseling covered by OVS. Call **800-247-8035** or visit **ovs.ny.gov** for more information.

Important contacts

NYS Department of State, Division of Consumer Protection's Identity Theft Prevention and Mitigation Program

800-697-1220

dos.ny.gov/identity-theft-prevention-and-mitigation-program

NYS Attorney General

General Helpline: 800-771-7755

TTY: 800-788-9898

ag.ny.gov/consumer-frauds-bureau/identity-theft

Federal Trade Commission Identity Theft Hotline

877-IDTHEFT (438-4338)

identitytheft.gov

Nationwide Consumer Credit Reporting Agencies

Equifax Alerts

800-685-1111

equifax.com/personal/credit-report-services/credit-fraud-alerts

Experian Fraud Center

888-397-3742

experian.com/help/fraud-alert

TransUnion Fraud Alert

888-909-8872

transunion.com/fraud-alerts