



**CustomerFirst**  
CONTACT CENTER  
Weekdays **203.462.4400**  
Touch Tone **203.462.4300**

## Identity Theft and You

Identity theft, also known as identity fraud, is the unlawful capture and use of another's personal identifying information (name, address, date of birth, Social Security number, account information, mother's maiden name, or other family identifiers).

For more detailed information regarding identity theft, please go to the following website: <http://www.ftc.gov/bcp/edu/microsites/idtheft>. This website is a one-stop national resource to learn about the crime of identity theft. While there are no guarantees about avoiding identity theft, there are steps you can take to minimize your risk and minimize the damage if a problem occurs.

**Fraud Victim Alerts** - A fraud alert is an alert that the three major credit-reporting companies attach to your file. When you, or someone else, attempt to open a credit account the lender should contact you by phone to verify that you want to open the new account. If you cannot be reached by phone, the credit account should not be opened. Based on the type of alert, however, a creditor is not required by law to contact you if you have a fraud alert in place. Please contact: Equifax, Experian, and TransUnion for more information.

**Security Freeze** - A notice placed in a consumer's credit report, at the request of the consumer that prohibits the credit rating agency from releasing the consumer's credit report or any information from it without the express authorization of the consumer. A security freeze will require you to plan ahead for all your credit applications, as you will need to contact the reporting agency to temporarily lift and then replace the freeze (a fee is typically involved). Please contact: Equifax, Experian, and TransUnion for more information.

**Free Annual Credit Report** - The federal Fair and Accurate Credit Transactions Act of 2003 (FACT Act) will allow you to get one free credit report annually. A recent amendment to the federal Fair Credit Reporting Act requires each of the nationwide consumer reporting companies - Equifax, Experian, and TransUnion - to provide you with a free copy of your credit report, at your request, once every 12 months. But there's only one online source authorized to do so. That's [annualcreditreport.com](http://annualcreditreport.com). Beware of other sites that may look and sound similar. An alternative for people concerned about identity theft/fraud, but who are not victims, or people who are victims but have not resolved the problem, is a credit monitoring service.

For additional information you may also visit [www.idtheft.gov](http://www.idtheft.gov), the President's Identity Theft Task Force website.

**If you have any questions or would like more information, please contact the CustomerFirst Contact Center at 203.462.4400.**

