

Additional Resources To Help Reduce Your Chances Of Identity Theft

- **PLACE A 90-DAY FRAUD ALERT ON YOUR CREDIT FILE**

An initial 90 day security alert indicates to anyone requesting your credit file that you suspect you are a victim of fraud. When you or someone else attempts to open a credit account in your name, increase the credit limit on an existing account, or obtain a new card on an existing account, the lender should take steps to verify that you have authorized the request. If the creditor cannot verify this, the request should not be satisfied. You may contact one of the credit reporting companies below for assistance.

Equifax
1-800-525-6285
www.equifax.com

Experian
1-888-397-3742
www.experian.com

TransUnion
1-800-680-7289
www.transunion.com

- **PLACE A SECURITY FREEZE ON YOUR CREDIT FILE**

If you are very concerned about becoming a victim of fraud or identity theft, a security freeze might be right for you. Placing a freeze on your credit report will prevent lenders and others from accessing your credit report in connection with new credit application, which will prevent them from extending credit. A security freeze generally does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities. With a Security Freeze in place, you will be required to take special steps when you wish to apply for any type of credit. This process is also completed through each of the credit reporting companies.

- **ORDER YOUR FREE ANNUAL CREDIT REPORTS**

Visit www.annualcreditreport.com or call 877-322-8228.

Once you receive your credit reports, review them for discrepancies. Identify any accounts you did not open or inquiries from creditors that you did not authorize. Verify all information is correct. If you have questions or notice incorrect information, contact the credit reporting company.

- **USE TOOLS FROM CREDIT PROVIDERS**

Carefully review your credit reports and bank, credit card and other account statements. Be proactive and create alerts on credit cards and bank accounts to notify you of activity. If you discover unauthorized or suspicious activity on your credit report or by any other means, file an identity theft report with your local police and contact a credit reporting company.

- **REGARDING YOUR 2015 TAXES**

The IRS website states: "If you know or suspect you are a victim of tax-related identity theft, the IRS recommends these additional steps:

- respond immediately to any IRS notice; call the number provided or, if instructed, go to IDVerify.irs.gov.
- complete IRS form 14039, identity theft affidavit, if your efiled return is rejected because of a duplicate filing under your SSN or you are instructed to do so. Use a fillable form at IRS.gov, print, then attach the form to your return and mail according to instructions.

- continue to pay your taxes and file your tax return, even if you must do so by paper.

If you previously contacted the IRS and did not have a resolution, contact them for specialized assistance at 1-800-908-4490.”

- **SOCIAL SECURITY ADMINISTRATION (SSA):**

If you have not already created an account with SSA, we encourage you to register online at SSA.gov or call 1-800-772-1213.

- **ARIZONA DEPARTMENT OF REVENUE:**

The Arizona Department of Revenue recommends that you call 602-716-6300 if you suspect you have been the victim of identity fraud.

- **ARIZONA STATE RETIREMENT SYSTEM (ASRS)**

If you have not already created an account with ASRS, we encourage you to register online for an ASRS account at azasrs.gov or call 602-240-2000. This will allow you to review your ASRS account information and monitor your ASRS activity.

- **MANAGE YOUR PERSONAL INFORMATION**

Take steps such as: carrying only essential documents with you; being aware of whom you are sharing your personal information with and shredding receipts, statements, and other sensitive information.

- **OBTAIN MORE INFORMATION ABOUT IDENTITY THEFT AND WAYS TO PROTECT YOURSELF**

- Visit <http://www.experian.com/credit-advice/topic-fraud-and-identity-theft.html> for general information regarding protecting your identity.
- The Federal Trade Commission has an identity theft hotline: 877-438-4338; TTY: 1-866-653-4261. They also provide information on-line at www.ftc.gov/idtheft.